ISLINGTON PEOPLE'S RIGHTS

England & Wales · Charity number 1077688

Details

Other names	IPR
Status	Registered
Legal form	Charitable company
Company number	01753440
Registered	1999-10-06
Register	View on the Charity Commission register

Contact

Address	Islington People's Rights 6-9 Manor Gardens London N7 6LA
Phone	02075613685
Email	info@ipradvice.org.uk
Website	www.ipradvice.org.uk

Activities

Objects: (A) TO PROMOTE THE RELIEF OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON BY REASON OF POVERTY. (B) TO ADVANCE THE EDUCATION OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON IN THE FIELD OF WELFARE RIGHT AND DEBT.

Activities: The principal objects of the charity are the promotion of the relief of persons resident in or around the London Borough of Islington in need or in distress by reason of poverty, and the advancement of the education of such people in the fields of welfare rights and debt.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** The General Public/mankind

Downloaded from opencharities.uk/ew/1077688

Geography

- **Area of benefit:** LONDON BOROUGH OF ISLINGTON
- Barnet
- Camden
- City Of London
- City Of Westminster
- Enfield
- Hackney
- Haringey
- Islington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£516,469	£517,992	£180,312	8
2024-03-31	£575,997	£662,187	£181,835	11
2023-03-31	£676,199	£624,180	£268,025	14
2022-03-31	£619,671	£597,036	£216,006	15
2021-03-31	£674,864	£599,152	£193,371	13

Downloaded from opencharities.uk/ew/1077688

Trustees

Name	Role	Appointed
DAVID MOORE	Chair	2018-03-06
BAHAR CHOUDHARY		2015-12-08
David James Alexander Amos		2020-11-10
HENRIETTA COOKE		2014-11-11
JOANNA GIVENS		2014-11-11
Jade Anya Pallister		2025-11-18
OMOTOYOSI AKINFEMIWA		2013-11-26
Rona Lisa Topaz		2025-11-18
Saiqa Pandor		2018-12-04
Tiong An Chua		2020-11-10

Downloaded from opencharities.uk/ew/1077688

ISLINGTON PEOPLE'S RIGHTS

England & Wales - Charity number 1077688

Accounts

Company registration number: 01753440

Charity registration number: 1077688

Islington People's Rights

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Islington People's Rights

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 8
Statement of Trustees' Responsibilities	9
Independent Examiner's Report	10 to 11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Financial Statements	15 to 26

Islington People's Rights

Reference and Administrative Details

Trustees	Omotoyosi Akinfemiwa David Amos Bahar Choudhary Tiong Chua Henrietta Cooke Joanna Givens David Moore Saiqa Pandor
Secretary	Gerard Omasta-Milsom
Charity Registration Number	1077688
Company Registration Number	01753440
Registered Office	6-9 Manor Gardens London N7 6LA
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	The Cooperative Bank PO Box 101 1 Balloon Street Manchester M60 4EP CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

Islington People's Rights

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Omotoyosi Akinfemiwa
	David Amos
	Bahar Choudhary
	Tiong Chua
	Henrietta Cooke
	Joanna Givens
	David Moore
	Saiqa Pandor
	Arthur Ryser (deceased 4 September 2025)
	Elizabeth Ward (resigned 26 November 2024)
Secretary:	Gerard Omasta-Milsom

Islington People's Rights

Trustees' Report

Objectives and Activities

The summary of our purpose as set out in our charitable objectives are:

(A) TO PROMOTE THE RELIEF OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON BY REASON OF POVERTY.
(B) TO ADVANCE THE EDUCATION OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON IN THE FIELD OF WELFARE RIGHTS AND DEBT.

These are met through a series of planned programmes and projects described elsewhere.

Islington People's Rights' charitable objective is the relief of poverty. We address this objective mainly through activities delivering advice on welfare rights and debt in the London Borough of Islington and neighbouring areas.

Our services are provided free of charge, and our beneficiaries are primarily vulnerable members of society. We serve a diverse range of people, over 70% have a disability and almost half from Black and Minority Ethnic backgrounds. Nearly all our beneficiaries are in receipt of welfare benefits and the rest are on low incomes.

We are committed to working in partnership where we can make the most effective use of scarce resources and to share expertise. We engage in social policy work and maintain good links with statutory bodies and the local voluntary sector, key at this time.

We are proud to be part of Islington Advice Alliance along with Islington Law Centre and Citizens Advice Islington, working together to ensure comprehensive and joined-up provision of our services in the borough and to campaign based on our collective experience of our clients' needs. We are also a key part of the Islington Strategic Advice Partnership (ISAP) with the key advice agencies in the borough.

Our work falls into several categories: delivering specialist outreach advice sessions to particularly vulnerable groups; providing directly accessible advice; and providing specialist tribunal representation in welfare benefits. During the course of the year we maintained our programme of outreach advice sessions, focussed on particularly vulnerable groups in society. These sessions continued to ensure access to specialist welfare benefits and debt advice, enabling clients to maximise their incomes and tackle personal debt issues, often now delivered through hybrid means.

We focussed on clients with mental health issues, delivering 4 weekly advice sessions at Community Mental Health venues. These sessions were largely funded through our core grant from Islington Council.

Islington People's Rights (IPR) also received funding from the Camden and Islington NHS Foundation Trust (from 1st April 2025 merged into the North London NHS Foundation Trust) to deliver services to clients for those with mental health issues, linked to the Islington Core Mental Health Team.

Islington People's Rights is the leading agency within Islington providing a specialist tribunal representation service in welfare benefits. This support is vital to ensure claimants who are wrongly refused benefits can exercise their right to take their case to an independent tribunal. Expert representation is provided free of charge and is primarily related to Disability Living Allowance (DLA), now Personal Independence Payment (PIP) and Employment Support Allowance (ESA), now linked to Universal Credit (UC). Our outcomes at these tribunals show a very high success rate at over 90%. Islington People's Rights continued to provide specialist advice from our bases at the Manor Gardens Centre, in Holloway in the north of the borough of Islington, and at the St Luke's Community Centre, EC1, in the south. These are delivered mainly through face-to-face appointments and casework, or on occasions through virtual means.

We also run a telephone advice line, accessible 3 days per week, to anyone with a welfare benefits or debt issue. As well as providing advice directly, this service enables us to signpost callers to other agencies and organisations, including our partners in the Islington Advice Alliance. These services were funded through the Islington Council Core Grant, now confirmed until March 2028.

The IPR Justice project started in April 2021 initially funded for 3 years by Trust for London, provides additional capacity to represent clients at welfare benefits tribunals, with a focus on those with disabilities, notably mental health related. The project aims to further build our capacity to undertake legal action to maximise incomes, with continuation funding now until March 2026. It also gathers evidence of the experiences of people accessing the welfare system, to influence government policy.

We have been able to increase our capacity to provide debt and money advice, as a result of further funding from the Thames Water Trust Fund, focussing on water debts. We were notified on 11th April 2025 that the Thames Water Trust Fund would be closing down. As part of their closing down, they distributed their residual reserves and Islington People's Rights received a final grant of £20,000 to extend their service to the end of December 2025.

Welfare grants from Cloudesley ensure that many ancillary costs associated with delivering our services are covered, such as interpreting, and obtaining legal and medical documents. It also covers the cost of Debt Relief Orders (DROs) and bankruptcy proceedings to assist those with significant debts. These areas of work ensure that our services are directly accessible to clients, through self-referral or other mechanisms, without the need for initial contact with statutory agencies.

In 2024/25 we started a new project funded by Cloudesley for 3 years from March 2024. The IPR KidsSupport project, is a dedicated service for Islington families, with children with disabilities or long-term health conditions. Many such families have financial difficulties, and do not access their full entitlement of benefits. Disability Living Allowance (DLA) remains for children but is a complicated application process.

We continually undertake additional work to promote our advice services and to increase residents' awareness of the free support which is available.

Public Benefit

The Trustees reviewed the charities objectives in light of the guidance issued by the Charity Commission on public benefit and also as part of the Trustees review procedures a Trustees Induction Pack has been drawn up, with background information on the role of Trustees and the operation of IPR.

IPR does not make grants to other organisations.

Volunteers

IPR welcomes volunteers and involves them in supporting the advice work of the organisation. It relies on volunteer input to ensure the AGM and other events organised by the organisation can take place.

Islington People's Rights

Trustees' Report

Achievements and Performance

2024/2025 has been a period of retrenchment, due to a permanent reduction in funding due to the cessation of some project funding. Staffing reductions and other cost reduction programmes have been embarked on to address the need to reduce our cost base to a sustainable level.

In terms of long-term funding, our core grant from Islington Council which is confirmed to March 2028. Additionally, our contract with the Camden and Islington NHS Foundation Trust (now North London NHS Foundation Trust) runs until March 2026, with likely further 2 year extension.

Over the last 2 years we have been making funding applications, but without any major success. This reflects the experience of the wider charity sector where sources of funding have reduced with the impact that more charities are chasing lesser money with generally lower chances of success.

The trustees have been working closely with the Chief Executive and staff to develop a rolling business plan to better focus on our objectives and ensure we have appropriate and adequate resources to achieve them.

In terms of achievements, we continue to provide high-quality targeted specialist advice service in welfare benefits and debt, to many of the most vulnerable residents of the borough. It is delivered across a range of venues, with good outcomes and a high level of client satisfaction. We circulate a client feedback questionnaire to all our clients when we complete their case. Analysis showed that Islington People's Rights continues to have a general satisfaction rate of over 95%, with 97% of respondents feeling that our staff were well informed and helpful.

Our aims for the forthcoming year are to maintain and improve the quality and quantity of our services. The demand for our services continues to remain as high as ever, as many of our beneficiaries face difficult economic circumstances, exacerbated by the impact of changes to the benefits system. Universal Credit has been fully rolled out for new claimants in Islington for some years. However, those on disability benefits, or other existing benefits, have been transferred to Universal Credit (UC), adding to the challenges for those in receipt of welfare benefits. We look forward to working with our clients in the year ahead to help them meet those challenges.

Islington People's Rights

Trustees' Report

Financial Review

In 2024/25, IPR income was £516,469 (2023/24: £575,997), and costs were £517,992 (2023/24: £662,187) generating a small deficit for the year of £1,523 (2023/24: deficit £86,190). The 2023/24 deficit was generated due the completion of some of our projects including City Bridge Trust and Camden and Islington NHS - Discharge Facilitation Service projects. A major programme of cost cuts/ savings was implemented to reduce our costs base including making a caseworker redundant, and other staff (Caseworker and Management) reducing their hours.

Reserves Policy

Islington People's Rights reserves policy was last changed on 6th December 2016, and is to maintain the Reserves Target at a limit to cover 3 months budget expenditure. As at 31st March 2025, free reserves were £163,649 which represented approximately 3.8 months of expenditure. Islington People's Rights has closed all its designated funds. This compares to the 31st March 2024, when free reserves (including designated) were £181,835 which represented approximately 4.2 months of expenditure.

The deficit for 2024/25 of £1,523 was not considered material by the Board, and IPR's reserves still remain above the reserves policy requirements.

Due to the deficit for 2024/25, our reserves situation has deteriorated. The table below shows the level of reserves at the 31st March 2025:

Unrestricted Funds:

	£
General	163,649
Total Reserves	163,649

Going Concern

IPR remains a going concern, in 2020/21 to 2022/23 we generated revenue surplus' which enabled IPR to reinstate our free reserves in line with the reserves strategy. Our main funder (London Borough of Islington) has a grant commitment to fund us at the current level until 31st March 2028. Despite the 2023/24 deficit and small deficit for 2024/25 we remain a going concern.

On our currently reduced cost base our reserves are approximately 3.8 months of expenditure.

Our 2025/26 budget is for a further small deficit, however to the date this was prepared (August 2025) the forecast deficit has reduced by half and we are hopeful of getting new project funding during 2025/26. We have recently in August 2025 been awarded a grant of £50,000 from the Debt Advice Modernisation Fund which should enable IPR to achieve break-even or a surplus in 2025/26.

We continue to get support from a number of other funders and an ongoing programme of fundraising.

Islington People's Rights

Trustees' Report

Funding

IPR's main sources of funding are those received for particular projects or streams of work. There is an element of non project income but that is relatively small.

In 2024/25, the main funders for IPR were:

	£
Islington Core Grant	230,000
Access for Work (DWP) - non project funding	39,083
Cloudesley Charity	37,304
Trust for London	49,000
Thames Water Trust Fund	39,700
The National Lottery Community Fund - Awards for All	19,996
Camden and Islington NHS Foundation Trust:	
1) Mental Health Project	89,250
2) Discharge Facilitation Service	2,000

Risks

IPR maintains a Risk Register, it was updated in January 2023 after the pandemic. The main risks identified in January 2023 were:

- Not achieving identified funding targets in 2020/21.
- Significant reduction in or cessation of funding from London Borough of Islington, currently 54% of Income.
- Sudden loss of CEO e.g. due to accident or illness.
- Loss of Key Staff e.g. finance.
- Insufficient staff top resource new funding.
- Reserves fall below level set by Trustees.
- Failure to recruit suitably experienced staff. Recruitment in the advice sector is becoming increasingly difficult, potentially impacting on the ability to deliver services.
- Number of active Board members is fairly low and not completely reflective of the population served.

Islington People's Rights

Trustees' Report

Structure, Governance and Management

Islington People's Rights (IPR's) current governing document are the 'Memorandum & Articles of Association' last revised in 1983.

Islington People's Rights (IPR) is a registered charity and a company limited by guarantee.

Over the last few years IPR has been reviewing its constitution with a view in the future to converting to a foundation based Charitable Incorporated Organisation (CIO). This is now planned to take place during 2025/26 and to be implemented as soon as possible following a formal decision at a special board meeting in September 2025.

Currently, Trustees are appointed for a term of 1 year at the November AGM. Current Trustees are eligible to stand for re-election and there is no time limit in place for length of tenure. Trustees are recruited upon invitation and also expression of interest. Under the new CIO, trustees will be appointed for a term of 3 years, and will be eligible to undertake up to a total of 3 successive terms.

Currently, there are 4 Trustees officers - Chair, 2 Vice-Chairs and a Treasurer.

IPR new Trustees receive briefing by the Chair and the CEO. IPR introduced in 2022 a more formalised method of induction including the production of a Trustees reference manual with considerable material about IPR and the role of a Trustee.

IPR is a member of a number of national and local bodies/ networks including:

- Child Poverty Action Group (CPAG)
- Advice UK
- National Association of Welfare Rights Advisers (NAWRA)
- Islington Advice Alliance (IAA)

Islington People's Rights

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Islington People's Rights for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the trustees of the charity on 16 September 2025 and signed on its behalf by:

Omotoyosi Akinfemiwa
Trustee

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 12 to 26.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Islington People's Rights you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Islington People's Rights are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Islington People's Rights's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Islington People's Rights as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Tim Sullivan FCA
Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Date: 14/10/25

Islington People's Rights

Statement of Financial Activities for the Year Ended 31 March 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:							
Donations and legacies	3	236,717	107,300	344,017	241,431	130,444	371,875
Charitable activities	4	41,700	128,333	170,033	69,776	132,547	202,323
Other trading activities	5	-	-	-	54	-	54
Investment income	6	2,419	-	2,419	1,745	-	1,745
Total income		280,836	235,633	516,469	313,006	262,991	575,997
Expenditure on:							
Raising funds	7	(8,238)	-	(8,238)	(9,248)	-	(9,248)
Charitable activities	8	(290,784)	(218,970)	(509,754)	(350,822)	(302,117)	(652,939)
Total expenditure		(299,022)	(218,970)	(517,992)	(360,070)	(302,117)	(662,187)
Net movement in funds		(18,186)	16,663	(1,523)	(47,064)	(39,126)	(86,190)
Reconciliation of funds							
Total funds brought forward		181,835	-	181,835	228,899	39,126	268,025
Total funds carried forward	16	163,649	16,663	180,312	181,835	-	181,835

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 16.

The notes on pages 15 to 26 form an integral part of these financial statements.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2025

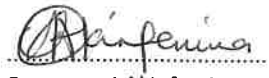
	Note	2025 £	2024 £
Fixed assets			
Tangible assets	11	10,514	14,435
Current assets			
Debtors	12	51,162	61,659
Cash at bank and in hand	13	152,211	158,386
		203,373	220,045
Creditors: Amounts falling due within one year	14	(33,575)	(52,645)
Net current assets		169,798	167,400
Net assets		180,312	181,835
Funds of the charity:			
Restricted		16,663	-
Unrestricted income funds			
Designated Funds		-	10,176
General Funds		163,649	171,659
Total unrestricted funds		163,649	181,835
Total funds	16	180,312	181,835

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 12 to 26 were approved by the trustees, and authorised for issue on 16 September 2025 and signed on their behalf by:



Omotoyosi Akinfemiwa
Trustee

Islington People's Rights

Statement of Cash Flows for the Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash expenditure		(1,523)	(86,190)
Adjustments to cash flows from non-cash items			
Depreciation	11	5,051	4,694
Investment income	6	(2,419)	(1,745)
		1,109	(83,241)
Working capital adjustments			
Decrease/(increase) in debtors	12	10,497	(34,204)
(Decrease)/increase in creditors	14	(10,320)	3,151
Decrease in deferred income		(8,750)	(11,555)
Net cash flows from operating activities		(7,464)	(125,849)
Cash flows from investing activities			
Interest receivable and similar income	6	2,419	1,745
Purchase of tangible fixed assets	11	(1,130)	(9,323)
Net cash flows from investing activities		1,289	(7,578)
Net decrease in cash and cash equivalents		(6,175)	(133,427)
Cash and cash equivalents at 1 April		158,386	291,813
Cash and cash equivalents at 31 March		152,211	158,386

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 15 to 26 form an integral part of these financial statements.

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
6-9 Manor Gardens
London
N7 6LA

These financial statements were authorised for issue by the trustees on 16 September 2025.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Islington People's Rights meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £750.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Plant and machinery	25% straight line basis
Motor vehicles	25% straight line basis

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations and legacies

	Unrestricted			
	General £	Restricted £	Total 2025 £	Total 2024 £
Donations and legacies;				
Three Oaks Trust	-	-	-	5,000
Donations from individuals	2,117	-	2,117	2,201
Grants, including capital grants;				
LB Islington (Free legal advice project)	230,000	-	230,000	230,000
Out of debt advice	-	1,000	1,000	1,000
Trust for London	-	49,000	49,000	50,000
Cloudesley	-	19,804	19,804	21,104
Islington crisis grant	-	-	-	4,000
KidSupport	-	17,500	17,500	-
Awards for All	-	19,996	19,996	-
Other	4,600	-	4,600	1,000
City Bridge	-	-	-	57,570
	236,717	107,300	344,017	371,875

4 Income from charitable activities

	Unrestricted General £	Restricted £	Total 2025 £	Total 2024 £
Access to work	-	39,083	39,083	43,296
Camden and Islington NHS Foundation Trust - Mental Health Project	-	89,250	89,250	89,251
Camden and Islington NHS Foundation Trust - Discharge Facilitation Service	2,000	-	2,000	40,000
Thames Water Trust Fund	39,700	-	39,700	29,776
	41,700	128,333	170,033	202,323

5 Income from other trading activities

	Total funds £	Total 2024 £
Other	-	54
	-	54

6 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	2,419	2,419	1,745

7 Expenditure on raising funds

a) Costs of generating donations and legacies

	Total 2025 £	Total 2024 £
Fundraising	8,238	9,248

8 Expenditure on charitable activities

	Note	Total 2025 £	Total 2024 £
Staff costs	10	378,397	485,617
Health insurance		4,303	3,175
Agency and temporary staff		26,023	29,190
Training and conferences		188	545
Staff welfare		272	722
Travelling		635	1,832
Printing, postage and stationery		7,651	10,592
Sundries		56	232
Bank charges		30	55
Volunteer expenses		479	-
Grant funding of activities		10,706	23,348
Allocated support costs	9	81,014	97,631
		509,754	652,939

9 Analysis of governance and support costs

Support costs

	Total 2025 £	Total 2024 £
Rent	35,508	39,021
Insurance	1,508	1,463
Telephone and fax	9,293	9,729
Computer expenditure	21,230	30,246
Memberships and subscriptions	1,797	1,037
AGM costs	1,162	4,153
Independent examination	4,058	3,598
Payroll	592	716
Legal, professional and consultancy	815	2,855
Bad debts written off	-	119
Depreciation	5,051	4,694
	81,014	97,631

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	335,684	425,554
Social security costs	21,924	33,496
Pension costs	20,789	26,567
	378,397	485,617

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities - Staff	7	8
Governance - Staff	1	1
	8	9

No employee received emoluments of more than £60,000 during the year.

The number of employees whose emoluments fell within the following bands was:

	2024 No
£60,001 - £70,000	1

The total employee benefits of the key management personnel of the charity were £77,947 (2024 - £86,478).

11 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2024	33,232	33,232
Additions	1,130	1,130
At 31 March 2025	34,362	34,362
Depreciation		
At 1 April 2024	18,797	18,797
Charge for the year	5,051	5,051
At 31 March 2025	23,848	23,848
Net book value		
At 31 March 2025	10,514	10,514
At 31 March 2024	14,435	14,435

12 Debtors

	2025 £	2024 £
Trade debtors	6,239	31,794
Prepayments	1,678	2,224
Accrued income	36,562	20,957
Other debtors	6,683	6,684
	51,162	61,659

13 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	152,211	158,386

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	8,724	12,997
Other creditors	5,084	7,581
Accruals	10,767	14,317
Deferred income	9,000	17,750
	33,575	52,645

15 Taxation

The charity is a registered charity and is therefore exempt from taxation.

16 Funds

Current year	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted					
General					
General Funds	171,659	280,836	(299,022)	10,176	163,649
Designated					
IT Upgrade	10,176	-	-	(10,176)	-
Total unrestricted	181,835	280,836	(299,022)	-	163,649
Restricted					
Access to Work	-	39,083	(39,083)	-	-
Cloudesley	-	19,804	(19,804)	-	-
KidSupport	-	17,500	(17,500)	-	-
Trust for London	-	49,000	(49,000)	-	-
Mental Health Project	-	89,250	(89,250)	-	-
Out of debt advice	-	1,000	(1,000)	-	-
Awards for All	-	19,996	(3,333)	-	16,663
	-	235,633	(218,970)	-	16,663
Total funds	181,835	516,469	(517,992)	-	180,312

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2025

Prior year	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General					
General Funds	182,176	313,006	(360,070)	36,547	171,659
Designated					
IT Upgrade	10,176	-	-	-	10,176
Manor Gardens Joint Project	7,500	-	-	(7,500)	-
Fundraising	1,661	-	-	(1,661)	-
IPR Carers Project Bridging	5,000	-	-	(5,000)	-
Development Fund	12,386	-	-	(12,386)	-
Social Policy Project	10,000	-	-	(10,000)	-
	46,723	-	-	(36,547)	10,176
Total unrestricted	228,899	313,006	(360,070)	-	181,835
Restricted					
Access to Work	-	43,296	(43,296)	-	-
Cloudesley	-	21,104	(21,104)	-	-
London Catalyst / Hospital Saturday Fund	7,639	-	(7,639)	-	-
KidSupport	3,000	-	(3,000)	-	-
The City Bridge Trust	-	54,340	(54,340)	-	-
Trust for London	-	50,000	(50,000)	-	-
Mental Health Project	-	89,251	(89,251)	-	-
Out of debt advice	18,487	1,000	(19,487)	-	-
Islington crisis grant	-	4,000	(4,000)	-	-
Awards for All	10,000	-	(10,000)	-	-
	39,126	262,991	(302,117)	-	-
Total funds	268,025	575,997	(662,187)	-	181,835

During the year, the full brought forward balance of £10,176 designated for the IT Upgrade was released to the general fund.

Designated funds:
IT Upgrade - our ICT systems are in constant need of upgrading, and in particular our CMS system AIMS, this will need replacement shortly and the fund is needed to cover the costs, when we do upgrade this and other systems.

Funding has been obtained to finance the upgrade of our IT infrastructure and systems, some that will incorporate Artificial Intelligence (AI) functionality.

All designated funds were transferred back to the General Fund as at 31st March 2025.

Restricted funds:
Access to Work - a government supported scheme to help employers like IPR employ people who are disabled. We have two staff who qualify for Access to Work support, which is delivered by a number of support staff.

Cloudesley - to distribute grants to individuals during the year who meet the Health and Welfare Grant Programme Criteria.

The Hospital Saturday Fund / London Catalyst - IPR to provide advice to people with learning disabilities and training to Centre 404 staff around debt and welfare rights, run welfare rights sessions, follow up specialist casework, and to evaluate the partnership to further develop the project.

KidSupport - towards the IPR KidSupport Project.

The City Bridge Trust - for a full time Specialist Caseworker to provide specialist welfare and debt advice through the IPR Assist project and associated project costs.

Trust for London - Trust for London are funding the IPR Justice project which aims to provide additional capacity for appeals and tribunal representation, plus linked social policy work.

Mental Health Project - Following a one year pilot initial funding towards a welfare rights adviser, to work within mental health context, in the new "Core Mental Health Team", linked to new core mental health initiative in Islington Central Primary Care Network (PCN). This service was put out to tender which Islington People's Rights were successfully awarded in December 2022. This service employs 2 caseworkers.

Out of debt advice - funds received from Advice UK towards the costs of administering Debt Relief Order applications.

Islington Crisis - funds to help relieve financial distress for Islington residents impacted by the cost-of-living crisis.

Awards for All - funds from The National Lottery Community Fund for 'Out of Debt' project.

17 Related party transactions

There were no related party transactions in the year.

18 Analysis of net assets between funds

Current year

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025
	General	Designated		
	£	£	£	£
Tangible fixed assets	10,514	-	-	10,514
Current assets	186,710	-	16,663	203,373
Current liabilities	(33,575)	-	-	(33,575)
Total net assets	163,649	-	16,663	180,312

Prior year

	Unrestricted funds		Total funds at 31 March 2024
	General	Designated	
	£	£	£
Tangible fixed assets	14,435	-	14,435
Current assets	209,869	10,176	220,045
Current liabilities	(52,645)	-	(52,645)
Total net assets	171,659	10,176	181,835

ISLINGTON PEOPLE'S RIGHTS

England & Wales - Charity number 1077688

Accounts

Company registration number: 01753440

Charity registration number: 1077688

Islington People's Rights

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Islington People's Rights

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 8
Statement of Trustees' Responsibilities	9
Independent Examiner's Report	10 to 11
Statement of Financial Activities	12
Balance Sheet	13 to 14
Statement of Cash Flows	15
Notes to the Financial Statements	16 to 29

Islington People's Rights

Reference and Administrative Details

Trustees	Omotoyosi Akinfemiwa David Amos Bahar Choudhary Tiong Chua Henrietta Cooke Joanna Givens David Moore Saiqa Pandor Arthur Ryser Elizabeth Ward
Secretary	Gerard Omasta-Milsom
Charity Registration Number	1077688
Company Registration Number	01753440
Registered Office	6-9 Manor Gardens London N7 6LA
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	The Cooperative Bank PO Box 101 1 Balloon Street Manchester M60 4EP CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

Islington People's Rights

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Omotoyosi Akinfemiwa
	David Amos
	Bahar Choudhary
	Tiong Chua
	Henrietta Cooke
	Joanna Givens
	David Moore
	Mohammed Pandor (resigned 14 November 2023)
	Saiqa Pandor
	Arthur Ryser
	Elizabeth Ward
Secretary:	Gerard Omasta-Milsom

Islington People's Rights

Trustees' Report

Objectives and Activities

The summary of our purpose as set out in our charitable objectives are:

(A) TO PROMOTE THE RELIEF OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON BY REASON OF POVERTY.
(B) TO ADVANCE THE EDUCATION OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON IN THE FIELD OF WELFARE RIGHTS AND DEBT

These are met through a series of planned programmes and projects described elsewhere.

Islington People's Rights' charitable objective is the relief of poverty. We address this objective mainly through activities delivering advice on welfare rights and debt in the London Borough of Islington and neighbouring areas.

Our services are provided free of charge, and our beneficiaries are primarily vulnerable members of society. We serve a diverse range of people, over 70% have a disability and almost half from Black and Minority Ethnic backgrounds. Nearly all our beneficiaries are in receipt of welfare benefits and the rest are on low incomes.

We are committed to working in partnership where we can make the most effective use of scarce resources and to share expertise. We engage in social policy work and maintain good links with statutory bodies and the local voluntary sector, key at this time.

We are proud to be part of Islington Advice Alliance along with Islington Law Centre and Citizens Advice Islington, working together to ensure comprehensive and joined-up provision of our services in the borough and to campaign based on our collective experience of our clients' needs.

Our work falls into several categories: delivering specialist outreach advice sessions to particularly vulnerable groups; providing directly accessible advice; and providing specialist tribunal representation in welfare benefits. During the course of the year we maintained our programme of outreach advice sessions, focussed on particularly vulnerable groups in society. These sessions continued to ensure access to specialist welfare benefits and debt advice, enabling clients to maximise their incomes and tackle personal debt issues, often now delivered through hybrid means.

We focussed on clients with mental health issues, delivering 4 weekly advice sessions at Community Mental Health venues. These sessions were largely funded through our core grant from Islington Council.

IPR also received funding from the Camden and Islington NHS Foundation Trust to deliver services to clients to 2 other services for those with mental health issues; the Core Mental Health Team, and the Discharge Facilitation Team, assisting those being discharged from the local mental health wards.

Islington People's Rights

Trustees' Report

The IPR Assist project, funded by City Bridge Trust, supported vulnerable residents through referrals from the local organisation, Help on Your Doorstep (HOYD) and certain Black Asian Minority Ethnic and Refugee (BAMER) organisations based in Islington, notably Islington Somali Community. These appointments are important in ensuring that we can help vulnerable beneficiaries and those who might struggle to find assistance from other sources. It aims to improve the health and wellbeing of Islington residents, especially the most vulnerable and isolated. We work with these residents to find solutions to the issues which make their lives difficult, notably welfare benefits and debt related, and enable them to improve their life chances.

Islington People's Rights is the leading agency within Islington providing a specialist tribunal representation service in welfare benefits. This support is vital to ensure claimants who are wrongly refused benefits can exercise their right to take their case to an independent tribunal. Expert representation is provided free of charge and is primarily related to Disability Living Allowance (DLA), now Personal Independence Payment (PIP) and Employment Support Allowance (ESA), now linked to Universal Credit (UC). Our outcomes at these tribunals show a very high success rate at over 90%.

Islington People's Rights continued to provide specialist advice from our bases at the Manor Gardens Centre, in Holloway in the north of the borough of Islington, and at the St Luke's Community Centre, EC1, in the south. This was delivered through face-to-face appointments and casework, or on occasions through virtual means.

We also run a telephone advice line, accessible 3 days per week, to anyone with a welfare benefits or debt issue. As well as providing advice directly, this service enables us to signpost callers to other agencies and organisations, including our partners in the Islington Advice Alliance. These services were funded through the Islington Council Grant, confirmed until March 2024, and now confirmed for a further 4 years.

The IPR Justice project started in April 2021 initially funded for 3 years by Trust for London, provides additional capacity to represent clients at welfare benefits tribunals, with a focus on those with disabilities, notably mental health related. The project aims to further build our capacity to undertake legal action to maximise incomes, with continuation funding now until March 2026. It will also gather evidence of the experiences of people accessing the welfare system, to influence government policy.

We also received funding from several charitable trusts, to enable us to deliver a Disability Focus project, providing additional support to residents with disabilities.

We have been able to increase our capacity to provide debt and money advice, as a result of further funding from the Thames Water Trust Fund, focussing on water debts.

Welfare grants from Cloudesley ensure that many ancillary costs associated with delivering our services are covered, such as interpreting, and obtaining legal and medical documents. It also covers the cost of Debt Relief Orders (DROs) and bankruptcy proceedings to assist those with significant debts. These areas of work ensure that our services are directly accessible to clients, through self-referral or other mechanisms, without the need for initial contact with statutory agencies.

We continually undertake additional work to promote our advice services and to increase residents' awareness of the free support which is available.

Islington People's Rights

Trustees' Report

Public Benefit

Islington People's Rights (IPR), as a charity with charitable objectives undertakes all its activities with continual regard to the Charity Commission's public benefit guidance.

IPR's trustees individually and when meeting collectively in a decision making contect, always make decisions that demonstrate:
- they are aware of the guidance
- they have taken it into account when making a decision to which the guidance is relevant
- if they have decided to depart from the guidance, they have good reasons for doing so

In the period under review there have been no decisions where the Board has departed from the guidance.

Volunteers

IPR welcomes volunteers and involves them in supporting the advice work of the organisation. It relies on volunteer input to ensure the AGM and other events organised by the organisation can take place.

Achievements and Performance

2023/2024 has been a period of continuing consolidation for Islington People's Rights. We have a level of secure funding from Islington Council which is confirmed now to March 2028 and have continued to expand our funding base through other sources. We have a contract from the Camden and Islington NHS Foundation Trust that runs until March 2026, with likely further 2 year extension. The trustees have been working closely with the Chief Executive and staff to develop a rolling business plan to better focus on our objectives and ensure we have appropriate and adequate resources to achieve them.

In terms of achievements, we provide a high-quality targeted specialist advice service in welfare benefits and debt, to many of the most vulnerable residents of the borough. It is delivered across a range of venues, with good outcomes and a high level of client satisfaction. We circulate a client feedback questionnaire to all our clients when we complete their case. Analysis showed that Islington People's Rights continues to have a general satisfaction rate of over 95%, with 97% of respondents feeling that our staff were well informed and helpful.

Our aims for the forthcoming year are to maintain and improve the quality and quantity of our services. The demand for our services continues to remain as high as ever, as many of our beneficiaries face difficult economic circumstances, exacerbated by the impact of changes to the benefits system. Universal Credit has been fully rolled out for new claimants in Islington for some years. However, those on disability benefits, or other existing benefits, have been transferred to UC, adding to the challenges for those in receipt of welfare benefits. We look forward to working with our clients in the year ahead to help them meet those challenges.

Islington People's Rights

Trustees' Report

Financial Review

In 2023/24 IPR income was £575,997 (2022/23 £676,199), and costs were £662,187 (2022/23 £624,180) generating a deficit for the year of £86,190 (2022/23 surplus £52,019).

The deficit was generated due to some income being received in 2022/23 for projects delivered in 2023/24 and a reduction in income.

Reserves Policy

Islington People's Rights reserves policy was last changed on 6th December 2016 and is to maintain the Reserves Target at a limit to cover 3 months budget expenditure.

At 31st March 2024, free reserves were £171,659 which represented approximately 3.1 months of expenditure. In addition, Islington People's Rights has designated funds of £10,176. This compares to the 31st March 2023, when free reserves were £182,176 which represented approximately 3.5 months of expenditure.

Due to the deficit for 2023/24, our reserves situation has deteriorated. The table below shows the level of reserves at the 31st March 2024:

Unrestricted Funds:

	£
Designated - IT Upgrade	10,176
General	171,659
Total Reserves	181,835

Going Concern

Despite the deficit in 2023/24, our reserves remain within our reserves policy at just over 3 months of expenditure. This is in part due to the build-up of reserves in 2020/21 to 2022/23 where we generated a revenue surplus each year. Looking forward we have committed income for the next 2-3 years, including core funding from Islington Council to 2028 and a number of other grants that span more than one year. We are however anticipating a further deficit in 2024/25 and have started a restructuring process to significantly reduce operating costs including reducing office space and reducing senior management costs. This will enable us to utilise our resources more efficiently while still delivering our service to meet client needs and in accordance with our grant terms. At the same time, we continue to submit applications to funders relevant to IPR's charitable objectives. While the funding environment is challenging, IPR remains a going concern and has sufficient resources to build back to earlier levels of activity.

Islington People's Rights

Trustees' Report

Funding

IPR's main sources of funding are those received for particular projects or streams of work. There is an element of non project income but that is relatively small.

In 2023/24 the main funders for IPR were:

	£
Islington Core Grant	230,000
City Bridge Trust	57,570
Access for Work (DWP)	43,296
Thames Water Trust Fund	29,776
Cloudesley Charity	21,104
Trust for London	50,000
Camden and Islington NHS Foundation Trust:	
1) Mental Health Project	89,251
2) Discharge Facilitation Service	40,000

Risks

IPR maintains a risk register which is reviewed at regular intervals by the Trustees. The main risks are:

- Not achieving identified funding targets as set out in annual budgets
- Significant reduction in or cessation of funding from London Borough of Islington
- Reserves falling below level set by Trustees
- Sudden loss of CEO, e.g. due to accident or illness
- Loss of other key staff
- Insufficient caseworker staff to resource new funding
- Failure to recruit suitably experienced staff
- Difficulty in recruiting and maintaining active board members who are reflective of the population served

Islington People's Rights

Trustees' Report

Structure, Governance and Management

Islington People's Rights is both a registered charity no. 1077688, and Company registered in England no. 01753440. The type of governing document is the Memorandum of Articles.

Currently Trustees are appointed for a term of 1 year at the November AGM. Current Trustees are eligible to stand for re-election and there is no time limit in place for length of tenure. Trustees are recruited upon invitation and also expression of interest.

Currently there are 4 Trustees officers - Chair, 2 Vice-Chairs and a Treasurer.

IPR is reviewing its constitution with a view in the future to converting to a foundation based Charitable Incorporated Organisation.

IPR new Trustees receive briefing by the Chair and the CEO. IPR introduced in 2022 a more formalised method of induction including the production of a Trustees reference manual with considerable material about IPR and the role of a Trustee.

Islington People's Rights

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Islington People's Rights for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the trustees of the charity on 10 October 2024 and signed on its behalf by:

Henrietta Cooke
Trustee

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2024 which are set out on pages 12 to 29.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Islington People's Rights you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Islington People's Rights are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Islington People's Rights's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Islington People's Rights as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Tim Sullivan FCA
Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Date: 8/11/24

Islington People's Rights

Statement of Financial Activities for the Year Ended 31 March 2024
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:							
Donations and legacies	3	241,431	130,444	371,875	239,555	285,482	525,037
Charitable activities	4	69,776	132,547	202,323	64,340	85,615	149,955
Other trading activities	5	54	-	54	614	-	614
Investment income	6	1,745	-	1,745	593	-	593
Total income		313,006	262,991	575,997	305,102	371,097	676,199
Expenditure on:							
Raising funds	7	(9,248)	-	(9,248)	(8,222)	-	(8,222)
Charitable activities	8	(350,822)	(302,117)	(652,939)	(283,987)	(331,971)	(615,958)
Total expenditure		(360,070)	(302,117)	(662,187)	(292,209)	(331,971)	(624,180)
Net movement in funds		(47,064)	(39,126)	(86,190)	12,893	39,126	52,019
Reconciliation of funds							
Total funds brought forward		228,899	39,126	268,025	216,006	-	216,006
Total funds carried forward	16	181,835	-	181,835	228,899	39,126	268,025

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 16.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	11	14,435	9,806
Current assets			
Debtors	12	61,659	27,455
Cash at bank and in hand	13	158,386	291,813
		220,045	319,268
Creditors: Amounts falling due within one year	14	(52,645)	(61,049)
Net current assets		167,400	258,219
Net assets		181,835	268,025
Funds of the charity:			
Restricted		-	39,126
Unrestricted income funds			
Designated Funds		10,176	46,723
General Funds		171,659	182,176
Total unrestricted funds		181,835	228,899
Total funds	16	181,835	268,025

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

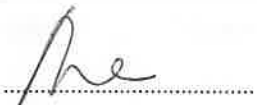
- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2024

The financial statements on pages 12 to 29 were approved by the trustees, and authorised for issue on 10 October 2024 and signed on their behalf by:



Henrietta Cooke
Trustee

The notes on pages 16 to 29 form an integral part of these financial statements.

Islington People's Rights

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash (expenditure)/income		(86,190)	52,019
Adjustments to cash flows from non-cash items			
Depreciation	11	4,694	4,919
Investment income	6	(1,745)	(593)
		(83,241)	56,345
Working capital adjustments			
(Increase)/decrease in debtors	12	(34,204)	22,528
Increase in creditors	14	3,151	7,429
Decrease in deferred income		(11,555)	(22,740)
Net cash flows from operating activities		(125,849)	63,562
Cash flows from investing activities			
Interest receivable and similar income	6	1,745	593
Purchase of tangible fixed assets	11	(9,323)	(4,602)
Net cash flows from investing activities		(7,578)	(4,009)
Net (decrease)/increase in cash and cash equivalents		(133,427)	59,553
Cash and cash equivalents at 1 April		291,813	232,260
Cash and cash equivalents at 31 March		158,386	291,813

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 16 to 29 form an integral part of these financial statements.

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
6-9 Manor Gardens
London
N7 6LA

These financial statements were authorised for issue by the trustees on 10 October 2024.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Islington People's Rights meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the directos are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £750.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Plant and machinery	25% straight line basis
Motor vehicles	25% straight line basis

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations and legacies

	Unrestricted			
	General	Restricted	Total 2024	Total 2023
	£	£	£	£
Donations and legacies;				
Three Oaks Trust	5,000	-	5,000	-
Donations from individuals	2,201	-	2,201	281
Grants, including capital grants;				
LB Islington (Free legal advice project)	230,000	-	230,000	230,000
Out of debt advice	-	1,000	1,000	23,487
Cloudesley development fund project	-	-	-	30,000
Trust for London	-	50,000	50,000	40,000
Cloudesley	-	21,104	21,104	11,837
Islington crisis grant	-	4,000	4,000	5,000
KidSupport	-	-	-	3,000
Islington Direct	-	-	-	99,499
London Catalyst / Hospital Saturday Fund	-	-	-	7,639
Advice UK	-	-	-	2,000
Awards for All	-	-	-	10,000
Other	1,000	-	1,000	4,001
City Bridge	3,230	54,340	57,570	58,293
	241,431	130,444	371,875	525,037

4 Income from charitable activities

	Unrestricted General £	Restricted £	Total 2024 £	Total 2023 £
Access to work	-	43,296	43,296	42,109
Camden and Islington NHS Foundation Trust - Mental Health Project	-	89,251	89,251	43,506
Camden and Islington NHS Foundation Trust - Discharge Facilitation Service	40,000	-	40,000	30,000
Other	-	-	-	948
Thames Water Trust Fund	29,776	-	29,776	33,392
	69,776	132,547	202,323	149,955

5 Income from other trading activities

	Unrestricted funds General £	Total funds £	Total 2023 £
Other	54	54	614
	54	54	614

6 Investment income

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Interest receivable and similar income;			
Interest receivable on bank deposits	1,745	1,745	593

7 Expenditure on raising funds

a) Costs of generating donations and legacies

	Total 2024 £	Total 2023 £
Fundraising	9,248	8,222

8 Expenditure on charitable activities

	Note	Total 2024 £	Total 2023 £
Staff costs	10	485,617	419,510
Health insurance		3,175	953
Agency and temporary staff		29,190	23,636
Training and conferences		545	3,440
Staff welfare		722	263
Travelling		1,832	532
Printing, postage and stationery		10,592	9,019
Sundries		232	1,232
Islington Direct		-	43,806
Bank charges		55	-
Volunteer expenses		-	308
Grant funding of activities		23,348	17,751
Allocated support costs	9	97,631	95,508
		652,939	615,958

9 Analysis of governance and support costs

Support costs

	Total 2024 £	Total 2023 £
Rent	39,021	35,210
Insurance	1,463	1,494
Telephone and fax	9,729	8,474
Computer expenditure	30,246	35,809
Memberships and subscriptions	1,037	1,227
AGM costs	4,153	2,119
Independent examination	3,598	3,266
Payroll	716	759
Legal, professional and consultancy	2,855	2,231
Bad debts written off	119	-
Depreciation	4,694	4,919
	97,631	95,508

10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	425,554	368,884
Social security costs	33,496	28,861
Pension costs	26,567	21,765
	485,617	419,510

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Charitable activities - Staff	8	7
Governance - Staff	1	1
	9	8

The total employee benefits of the key management personnel of the charity were £86,478 (2023 - £78,418).

11 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2023	46,649	46,649
Additions	9,323	9,323
Disposals	(22,740)	(22,740)
At 31 March 2024	33,232	33,232
Depreciation		
At 1 April 2023	36,843	36,843
Charge for the year	4,694	4,694
Eliminated on disposals	(22,740)	(22,740)
At 31 March 2024	18,797	18,797
Net book value		
At 31 March 2024	14,435	14,435
At 31 March 2023	9,806	9,806

12 Debtors

	2024	2023
	£	£
Trade debtors	31,794	11,781
Prepayments	2,224	3,670
Accrued income	20,957	5,321
Other debtors	6,684	6,683
	61,659	27,455

13 Cash and cash equivalents

	2024	2023
	£	£
Cash at bank	158,386	291,813

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	12,997	10,554
Other creditors	7,581	6,561
Accruals	14,317	14,629
Deferred income	17,750	29,305
	52,645	61,049

15 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2024

16 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General					
General Funds	182,176	313,006	(360,070)	36,547	171,659
Designated					
IT Upgrade	10,176	-	-	-	10,176
Manor Gardens Joint Project	7,500	-	-	(7,500)	-
Fundraising	1,661	-	-	(1,661)	-
IPR Carers Project Bridging	5,000	-	-	(5,000)	-
Development Fund	12,386	-	-	(12,386)	-
Social Policy Project	10,000	-	-	(10,000)	-
	46,723	-	-	(36,547)	10,176
Total unrestricted	228,899	313,006	(360,070)	-	181,835
Restricted					
Access to Work	-	43,296	(43,296)	-	-
Cloudesley	-	21,104	(21,104)	-	-
London Catalyst / Hospital Saturday Fund	7,639	-	(7,639)	-	-
KidSupport	3,000	-	(3,000)	-	-
The City Bridge Trust	-	54,340	(54,340)	-	-
Trust for London	-	50,000	(50,000)	-	-
Mental Health Project	-	89,251	(89,251)	-	-
Out of debt advice	18,487	1,000	(19,487)	-	-
Islington crisis grant	-	4,000	(4,000)	-	-
Awards for All	10,000	-	(10,000)	-	-
	39,126	262,991	(302,117)	-	-
Total funds	268,025	575,997	(662,187)	-	181,835

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted					
General					
General Funds	176,783	305,102	(292,209)	(7,500)	182,176
Designated					
IT Upgrade	10,176	-	-	-	10,176
Manor Gardens Joint Project	-	-	-	7,500	7,500
Fundraising	1,661	-	-	-	1,661
IPR Carers Project Bridging	5,000	-	-	-	5,000
Development Fund	12,386	-	-	-	12,386
Social Policy Project	10,000	-	-	-	10,000
	39,223	-	-	7,500	46,723
Total unrestricted	216,006	305,102	(292,209)	-	228,899
Restricted					
Access to Work	-	42,109	(42,109)	-	-
Cloudesley	-	11,837	(11,837)	-	-
London Catalyst / Hospital Saturday Fund	-	7,639	-	-	7,639
KidSupport	-	3,000	-	-	3,000
The City Bridge Trust	-	53,020	(53,020)	-	-
Islington Direct	-	99,499	(99,499)	-	-
Trust for London	-	40,000	(40,000)	-	-
Mental Health Project	-	43,506	(43,506)	-	-
Out of debt advice	-	23,487	(5,000)	-	18,487
Cloudesley development fund project	-	30,000	(30,000)	-	-
Islington crisis grant	-	5,000	(5,000)	-	-
Advice UK	-	2,000	(2,000)	-	-
Awards for All	-	10,000	-	-	10,000
	-	371,097	(331,971)	-	39,126
Total funds	216,006	676,199	(624,180)	-	268,025

Designated funds:
IT Upgrade - our ICT systems are in constant need of upgrading, and in particular our CMS system AIMS, this will need replacement shortly and the fund is needed to cover the costs, when we do upgrade this and other systems.

Restricted funds:
Access to Work - a government supported scheme to help employers like IPR employ people who are disabled. We have two staff who qualify for Access to Work support, which is delivered by a number of support staff.

Cloudesley - to distribute grants to individuals during the year who meet the Health and Welfare Grant Programme Criteria.

The Hospital Saturday Fund / London Catalyst - IPR to provide advice to people with learning disabilities and training to Centre 404 staff around debt and welfare rights, run welfare rights sessions, follow up specialist casework, and to evaluate the partnership to further develop the project.

KidSupport - towards the IPR KidSupport Project.

The City Bridge Trust for a full time Specialist Caseworker to provide specialist welfare and debt advice through the IPR Assist project and associated project costs.

Trust for London - Trust for London are funding the IPR Justice project which aims to provide additional capacity for appeals and tribunal representation, plus linked social policy work.

Mental Health Project - One year pilot initial funding towards a welfare rights adviser, to work within mental health context, in the new "Core Mental Health Team", linked to new core mental health initiative in Islington Central Primary Care Network (PCN).

Out of debt advice - funds received from Advice UK towards the costs of administering Debt Relief Order applications.

Islington Crisis - funds to help relieve financial distress for Islington residents impacted by the cost-of-living crisis.

Awards for All - funds from The National Lottery Community Fund for 'Out of Debt' project.

17 Related party transactions

There were no related party transactions in the year.

18 Analysis of net assets between funds

Current year

	Unrestricted funds		Total funds at 31 March 2024
	General	Designated	
	£	£	£
Tangible fixed assets	14,435	-	14,435
Current assets	209,869	10,176	220,045
Current liabilities	(52,645)	-	(52,645)
Total net assets	171,659	10,176	181,835

Prior year

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	9,806	-	-	9,806
Current assets	233,419	46,723	39,126	319,268
Current liabilities	(61,049)	-	-	(61,049)
Total net assets	182,176	46,723	39,126	268,025

ISLINGTON PEOPLE'S RIGHTS

England & Wales - Charity number 1077688

Accounts

Company registration number: 01753440

Charity registration number: 1077688

Islington People's Rights

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Islington People's Rights

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 7
Statement of Trustees' Responsibilities	8
Independent Examiner's Report	9 to 10
Statement of Financial Activities	11
Balance Sheet	12
Statement of Cash Flows	13
Notes to the Financial Statements	14 to 27

Islington People's Rights

Reference and Administrative Details

Trustees	Omotoyosi Akinfemiwa David Amos Bahar Choudhary Tiong Chua Henrietta Cooke Joanna Givens David Moore Mohammed Pandor Saiqa Pandor Arthur Ryser Elizabeth Ward
Secretary	Gerard Omasta-Milsom
Charity Registration Number	1077688
Company Registration Number	01753440
Registered Office	6-9 Manor Gardens London N7 6LA
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	The Cooperative Bank PO Box 101 1 Balloon Street Manchester M60 4EP CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

Islington People's Rights

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Omotoyosi Akinfemiwa
	David Amos
	Bahar Choudhary
	Tiong Chua
	Henrietta Cooke
	Joanna Givens
	David Moore
	Krishan Murari (resigned 15 November 2022)
	Mohammed Pandor
	Saiqa Pandor
	Arthur Ryser
	Elizabeth Ward
Secretary:	Gerard Omasta-Milsom

Islington People's Rights

Trustees' Report

Objectives and Activities

The summary of our purpose as set out in our charitable objectives are:

(A) TO PROMOTE THE RELIEF OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON BY REASON OF POVERTY.
(B) TO ADVANCE THE EDUCATION OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON IN THE FIELD OF WELFARE RIGHTS AND DEBT

These are met through a series of planned programmes and projects described elsewhere.

Islington People's Rights' charitable objective is the relief of poverty. We address this objective mainly through activities delivering advice on welfare rights and debt in the London Borough of Islington and neighbouring areas. Our services are provided free of charge, and our beneficiaries are primarily vulnerable members of society. We serve a diverse range of people around 70% of whom have a disability and almost half from Black and Minority Ethnic backgrounds. Nearly all our beneficiaries are in receipt of welfare benefits and the rest are on low incomes. We are committed to working in partnership where we can in order to make the most effective use of scarce resources and to share expertise. We engage in social policy work and maintain good links with statutory bodies and the local voluntary sector, key at this time of significant welfare reforms.

We are proud to be part of Islington Advice Alliance along with Islington Law Centre and Citizens Advice Islington, working together to ensure comprehensive and joined-up provision of our services in the borough and to campaign based on our collective experience of our clients' needs.

Our work falls into several categories:

- delivering specialist outreach advice sessions to particularly vulnerable groups;
- providing directly-accessible advice; and providing specialist tribunal representation in welfare benefits.

During the course of the year we maintained our programme of outreach advice sessions, focussed on particularly vulnerable groups in society. These sessions continued to ensure access to specialist welfare benefits and debt advice, enabling clients to maximise their incomes and tackle personal debt issues, often now delivered through hybrid means. This has been particularly critical during the recent period of major welfare reforms, and given the impact of the Covid pandemic. We focussed on clients with mental health issues, delivering 4 weekly advice sessions at Community Mental Health venues. We also deliver a session targeted at those linked to drug and alcohol services, at Better Lives. These sessions were funded through our core grant from Islington Council.

IPR also received funding from the Camden and Islington NHS Foundation Trust to deliver services to clients to 2 other services for those with mental health issues; the Core Mental Health Team, and the Discharge Facilitation Team, assisting those being discharged from the local mental health wards.

The IPR Assist project, funded by City Bridge Trust, supported vulnerable residents through referrals from the local organisation, Help on Your Doorstep (HOYD) and certain Black Asian Minority Ethnic and Refugee (BAMER) organisations based in Islington, notably Islington Somali Community. These appointments are important in ensuring that we can help vulnerable beneficiaries and those who might struggle to find assistance from other sources. It aims to improve the health and wellbeing of Islington residents, especially the most vulnerable and isolated. We work with these residents to find solutions to the issues which make their lives difficult, notably welfare benefits and debt related, and enable them to improve their life chances.

Islington People's Rights

Trustees' Report

IPR was funded by the National Community Lottery Fund (NCLF) Partnership Grant to work with Islington Law Centre to deliver a combined service, with IPR as the lead partner. This project involved provision of additional capacity in terms of specialist advice in welfare benefits, debt, housing and immigration. IPR delivered the welfare benefits and debt advice, Islington Law Centre the immigration and housing advice elements. This project, focussing on vulnerable residents, started in January 2020 and was funded for three years to December 2022.

Islington People's Rights is the leading agency within Islington providing a specialist tribunal representation service in welfare benefits. This support is vital to ensure claimants who are wrongly refused benefits can exercise their right to take their case to an independent tribunal. Expert representation is provided free of charge, and is primarily related to Disability Living Allowance (DLA), now Personal Independence Payment (PIP) and Employment Support Allowance (ESA), now linked to Universal Credit (UC). Our outcomes at these tribunals show a very high success rate at over 90%.

Islington People's Rights continued to provide specialist advice from our bases at the Manor Gardens Centre, in Holloway in the north of the borough of Islington, and at the St Luke's Community Centre, EC1, in the south. This was delivered through face to face appointments and casework, or on occasions through virtual means.

We also run a telephone advice line, accessible 3 days per week, to anyone with a welfare benefits or debt issue. As well as providing advice directly, this service enables us to signpost callers to other specialist agencies, primarily, our partners in the Islington Advice Alliance. These services are funded through the Islington Council Grant, confirmed until March 2024.

The IPR Justice project started in April 2021 and funded for 3 years by Trust for London, provides additional capacity to represent clients at welfare benefits tribunals, with a focus on those with disabilities, notably mental health related. The project aims to further build our capacity to undertake legal action to maximise incomes. It will also gather evidence of the experiences of people accessing the welfare system, in order to influence government policy.

We also received funding from several charitable trusts, to enable us to deliver a Disability Focus project, providing additional support to residents with disabilities.

We have been able to increase our capacity to provide debt and money advice, as a result of funding from the Thames Water Trust Fund, focussing on water debts.

Welfare grants from Cloudesley ensure that many ancillary costs associated with delivering our services are covered, such as interpreting, and obtaining legal and medical documents. It also covers the cost of Debt Relief Orders (DROs) and bankruptcy proceedings to assist those with significant debts. These areas of work ensure that our services are directly accessible to clients, through self-referral or other mechanisms, without the need for initial contact with statutory agencies.

We continually undertake additional work to promote our advice services and to increase residents' awareness of the free support which is available.

Islington People's Rights

Trustees' Report

Public Benefit

The Trustees reviewed the charities objectives in light of the guidance issued by the Charity Commission on public benefit and also as part of the Trustees review procedures a Trustees Induction Pack has been drawn up with background information on the role of Trustees and the operation of IPR.

Volunteers

IPR welcomes volunteers and involves them in supporting the advice work of the organisation. It relies on volunteer input to ensure the AGM and other events organised by the organisation can take place.

Achievements and Performance

2022/2023 has been a period of continuing consolidation for Islington People's Rights. We have a level of secure funding from Islington Council which is confirmed to March 2024 and have continued to expand our funding base through other sources. The trustees have been working closely with the Chief Executive and staff to develop a rolling business plan to better focus on our objectives and ensure we have appropriate and adequate resources to achieve them.

In terms of achievements, we provide a high quality targeted specialist advice service in welfare benefits and debt, to many of the most vulnerable residents of the borough. It is delivered across a range of venues, with good outcomes and a high level of client satisfaction. We circulate a client feedback questionnaire to all our clients when we complete their case. Analysis showed that Islington People's Rights continues to have a general satisfaction rate of over 95%, with 97% of respondents feeling that our staff were well informed and helpful.

Our aims for the forthcoming year are to maintain and improve the quality and quantity of our services.

The demand for our services continues to remain as high as ever, as many of our beneficiaries face difficult economic circumstances, exacerbated by the impact of changes to the benefits system. Universal Credit has been fully rolled out for new claimants in Islington for some years. However those on disability benefits, or other existing benefits, have been transferred to UC, adding to the challenges for those in receipt of welfare benefits. We look forward to working with our clients in the year ahead to help them meet those challenges.

Financial Review

In 2022/23 IPR income was £676,199 (2021/22 £619,671), and costs were £624,180 (2021/22 £597,036) generating a surplus for the year of £52,019 (2021/22 surplus £22,635). The surplus was generated due to an increase in unrestricted funds.

Reserves Policy

Islington People's Rights reserves policy was last changed on 6th December 2016, and is to maintain the Reserves Target at a limit to cover 3 months budget expenditure. As at 31st March 2023, free reserves were £185,857 which represented approximately 3.5 months of expenditure. In addition Islington People's Rights has designated funds of £46,723. This compares to the 31st March 2022, when free reserves were £166,660 which represented approximately 3.3 months of expenditure.

Due to the surplus for 2022/23, our reserves situation has improved. The table below shows the level of reserves at the 31st March 2023:

Designated Funds:

	£
1. IT Upgrade	10,176
2. Manor Gardens Joint Project	7,500
2. Fundraising	1,661
3. IPR Carers Bridging Fund	5,000
4. Development Fund	12,386
4. Social Policy Project	10,000
General Fund	182,176
Total Reserves	228,899

Going Concern

IPR remains a going concern, in 2022/23 we generated a revenue surplus which has enabled to reinstate our free reserves in line with the reserves strategy. Our main funder (London Borough of Islington) has a grant commitment to fund us at the current level until 31st March 2024. We have continuing support from a number of other funders and an ongoing programme of fundraising. We are currently in a process with the London Borough of Islington for a new grant for the 4 years from 2024/25 to 2027/28. Our 2023/24 budget is planned to generate a deficit, due to a decision by the Board to invest in staff and a delay in receiving confirmation of several grants. However our current level of reserves is above the minimum recommended by our reserves policy which means that a deficit in 2023/24 can be contained. It is managements intention that a budget for 2024/25 will be presented later in the year to the Board to get IPR back into break-even or surplus.

Funding

IPR's main sources of funding are those received for particular projects or streams of work. There is an element of non project income but that is relatively small.

In 2022/23 the main funders for IPR were:

	£
Islington Core Grant	230,000
Islington Direct (net of Law Centre Payment)	55,693
City Bridge Trust	58,293
Access for Work (DWP)	42,109
Thames Water Trust Fund	33,392
Cloudesley Charity	41,837
Trust for London	40,000
Camden and Islington NHS Foundation Trust:	
1) Mental Health Project	43,506
2) Discharge Facilitation Service	30,000

Islington People's Rights

Trustees' Report

Risks

IPR maintains a Risk Register, which is reviewed at regular intervals by the Trustees. The main risks identified are:

- Not achieving identified funding targets set in the budget
- Significant reduction in or cessation of funding from London Borough of Islington
- Five year funding plan is not carried out in conjunction with the Business Plan
- Lose control of locum costs could result in an overspend
- Reserves fall below level set by Trustees.
- Failure to recruit suitably experienced staff. Recruitment in the advice sector is becoming increasingly difficult, potentially impacting on the ability to deliver services.
- Number of active Board members is fairly low and not completely reflective of the population served.

Structure, Governance and Management

Islington People's Rights is both a registered charity no. 1077688, and Company registered in England no. 01753440. The type of governing document is the Memorandum of Articles.

Currently Trustees are appointed for a term of 1 year at the November AGM. Current Trustees are eligible to stand for re-election and there is no time limit in place for length of tenure. Trustees are recruited upon invitation and also expression of interest.

Currently there are 4 Trustees officers - Chair, 2 Vice-Chairs and a Treasurer.

IPR is reviewing its constitution with a view in 2024 to converting to a foundation based Charitable Incorporated Organisation.

IPR new Trustees receive briefing by the Chair and the CEO. IPR has introduced in 2022 a more formalised method of induction including the production of a Trustees reference manual with considerable material about IPR and the role of a Trustee.

Islington People's Rights

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Islington People's Rights for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

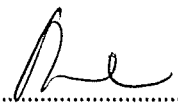
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the trustees of the charity on 6 October 2023 and signed on its behalf by:



.....

Henrietta Cooke
Trustee

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2023 which are set out on pages 11 to 27.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Islington People's Rights you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Islington People's Rights are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Islington People's Rights's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Islington People's Rights as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....

Kirsty Nicholls FCCA
ICAEW
Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Date: 14/12/23

Islington People's Rights

Statement of Financial Activities for the Year Ended 31 March 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:							
Donations and legacies	3	239,555	285,482	525,037	239,156	249,968	489,124
Charitable activities	4	64,340	85,615	149,955	82,392	48,107	130,499
Investment income	5	593	-	593	48	-	48
Other income		614	-	614	-	-	-
Total income		305,102	371,097	676,199	321,596	298,075	619,671
Expenditure on:							
Raising funds	6	(8,222)	-	(8,222)	(7,847)	-	(7,847)
Charitable activities	7	(283,987)	(331,971)	(615,958)	(291,114)	(298,075)	(589,189)
Total expenditure		(292,209)	(331,971)	(624,180)	(298,961)	(298,075)	(597,036)
Net movement in funds		12,893	39,126	52,019	22,635	-	22,635
Reconciliation of funds							
Total funds brought forward		216,006	-	216,006	193,371	-	193,371
Total funds carried forward	15	228,899	39,126	268,025	216,006	-	216,006

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 15.

The notes on pages 14 to 27 form an integral part of these financial statements.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	9,806	10,123
Current assets			
Debtors	12	27,455	49,983
Cash at bank and in hand	13	291,813	232,260
		319,268	282,243
Creditors: Amounts falling due within one year	14	(61,049)	(76,360)
Net current assets		258,219	205,883
Net assets		268,025	216,006
Funds of the charity:			
Restricted		39,126	-
Unrestricted income funds			
Designated Funds		46,723	39,223
General Funds		182,176	176,783
Total unrestricted funds		228,899	216,006
Total funds	15	268,025	216,006

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 11 to 27 were approved by the trustees, and authorised for issue on 6 October 2023 and signed on their behalf by:

.....

Henrietta Cooke
Trustee

The notes on pages 14 to 27 form an integral part of these financial statements.

Islington People's Rights

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income		52,019	22,635
Adjustments to cash flows from non-cash items			
Depreciation	11	4,919	3,643
Investment income	5	(593)	(48)
		56,345	26,230
Working capital adjustments			
Decrease in debtors	12	22,528	45,077
Increase/(decrease) in creditors	14	7,429	(14,676)
Decrease in deferred income		(22,740)	(40,529)
Net cash flows from operating activities		63,562	16,102
Cash flows from investing activities			
Interest receivable and similar income	5	593	48
Purchase of tangible fixed assets	11	(4,602)	-
Net cash flows from investing activities		(4,009)	48
Net increase in cash and cash equivalents		59,553	16,150
Cash and cash equivalents at 1 April		232,260	216,110
Cash and cash equivalents at 31 March		291,813	232,260

All of the cash flows are derived from continuing operations during the above two periods.

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
6-9 Manor Gardens
London
N7 6LA

These financial statements were authorised for issue by the trustees on 6 October 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Islington People's Rights meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the directos are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £750.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Plant and machinery	25% straight line basis
Motor vehicles	25% straight line basis

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations and legacies

	Unrestricted			
	General	Restricted	Total 2023	Total 2022
	£	£	£	£
Donations and legacies;				
Donations from companies, trusts and similar proceeds	-	-	-	3,000
Donations from individuals	281	-	281	2,447
Grants, including capital grants;				
Job Retention Scheme	-	-	-	6,709
LB Islington (Free legal advice project)	230,000	-	230,000	230,000
Out of debt advice	-	23,487	23,487	-
Cloudsey development fund project	-	30,000	30,000	-
Disability Focus	-	-	-	7,753
Trust for London	-	40,000	40,000	40,000
Richard Cloudesley	-	11,837	11,837	11,163
Islington crisis grant	-	5,000	5,000	-
Kidz Support	-	3,000	3,000	10,000
Islington Direct	-	99,499	99,499	132,252
London Catalyst / Hospital Saturday Fund	-	7,639	7,639	-
Advice UK	-	2,000	2,000	-
Awards for All	-	10,000	10,000	-
Other	4,001	-	4,001	-
City Bridge	5,273	53,020	58,293	45,800
	239,555	285,482	525,037	489,124

4 Income from charitable activities

	Unrestricted General £	Restricted £	Total 2023 £	Total 2022 £
Access to work	-	42,109	42,109	37,230
Mental Health Project	-	43,506	43,506	10,877
Camden & Islington NHS Foundation Trust	30,000	-	30,000	48,000
Other	948	-	948	1,000
Thames Water Trust Fund	33,392	-	33,392	33,392
	64,340	85,615	149,955	130,499

5 Investment income

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Interest receivable and similar income;			
Interest receivable on bank deposits	593	593	48

6 Expenditure on raising funds

a) Costs of generating donations and legacies

	Unrestricted General £	Total 2023 £	Total 2022 £
Fundraising	8,222	8,222	7,847

7 Expenditure on charitable activities

	Note	Total 2023 £	Total 2022 £
Staff costs	9	419,510	404,222
Health insurance		953	1,205
Agency and temporary staff		23,636	18,594
Training and conferences		3,440	211
Staff welfare		263	303
Travelling		532	271
Printing, postage and stationery		9,019	5,532
Sundries		1,232	917
Islington Direct		43,806	58,217
IPR Objective 3		-	7,066
Volunteer expenses		308	1,816
Grant funding of activities		17,751	7,850
Allocated support costs	8	95,508	82,985
		615,958	589,189

8 Analysis of governance and support costs

Support costs

	Total 2023 £	Total 2022 £
Rent	35,210	35,738
Insurance	1,494	1,371
Telephone and fax	8,474	8,224
Homeworking	-	2,648
Computer expenditure	35,809	22,224
Memberships and subscriptions	1,227	1,138
AGM costs	2,119	1,277
Independent examination	3,266	2,722
Payroll	759	703
Legal, professional and consultancy	2,231	3,295
Bad debts written off	-	2
Depreciation	4,919	3,643
	95,508	82,985

9 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	397,745	383,690
Pension costs	21,765	20,532
	419,510	404,222

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Charitable activities - Staff	13	14
Governance - Staff	1	1
	14	15

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £78,418 (2022 - £78,701).

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2022	61,692	61,692
Additions	4,602	4,602
Disposals	(19,645)	(19,645)
At 31 March 2023	46,649	46,649
Depreciation		
At 1 April 2022	51,569	51,569
Charge for the year	4,919	4,919
Eliminated on disposals	(19,645)	(19,645)
At 31 March 2023	36,843	36,843
Net book value		
At 31 March 2023	9,806	9,806
At 31 March 2022	10,123	10,123

12 Debtors

	2023	2022
	£	£
Trade debtors	11,781	-
Prepayments	3,670	15,872
Accrued income	5,321	27,429
Other debtors	6,683	6,682
	27,455	49,983

13 Cash and cash equivalents

	2023	2022
	£	£
Cash at bank	291,813	232,260

14 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other taxation and social security	10,554	10,685
Other creditors	6,561	5,089
Accruals	14,629	8,541
Deferred income	29,305	52,045
	61,049	76,360

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2023

15 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted					
General					
General Funds	176,783	305,102	(292,209)	(7,500)	182,176
Designated					
IT Upgrade	10,176	-	-	-	10,176
Manor Gardens Joint Project	-	-	-	7,500	7,500
Fundraising	1,661	-	-	-	1,661
IPR Carers Project Bridging	5,000	-	-	-	5,000
Development Fund	12,386	-	-	-	12,386
Social Policy Project	10,000	-	-	-	10,000
	39,223	-	-	7,500	46,723
Total unrestricted	216,006	305,102	(292,209)	-	228,899
Restricted					
Access to Work	-	42,109	(42,109)	-	-
Richard Cloudesley	-	11,837	(11,837)	-	-
London Catalyst / Hospital Saturday Fund	-	7,639	-	-	7,639
Kidz Support	-	3,000	-	-	3,000
The City Bridge Trust	-	53,020	(53,020)	-	-
Islington Direct	-	99,499	(99,499)	-	-
Trust for London	-	40,000	(40,000)	-	-
Mental Health Project	-	43,506	(43,506)	-	-
Out of debt advice	-	23,487	(5,000)	-	18,487
Cloudsey development fund project	-	30,000	(30,000)	-	-
Islington crisis grant	-	5,000	(5,000)	-	-
Advice UK	-	2,000	(2,000)	-	-
Awards for All	-	10,000	-	-	10,000
	-	371,097	(331,971)	-	39,126
Total funds	216,006	676,199	(624,180)	-	268,025

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted				
General				
General Funds	154,148	321,596	(298,961)	176,783
Designated				
IT Upgrade	10,176	-	-	10,176
Fundraising	1,661	-	-	1,661
IPR Carers Project Bridging	5,000	-	-	5,000
Development Fund	12,386	-	-	12,386
Social Policy Project	10,000	-	-	10,000
	39,223	-	-	39,223
Total unrestricted	193,371	321,596	(298,961)	216,006
Restricted				
Access to Work	-	37,230	(37,230)	-
Disability Action Focus	-	7,753	(7,753)	-
Richard Cloudesley	-	11,163	(11,163)	-
Kidz Support	-	10,000	(10,000)	-
The City Bridge Trust	-	45,800	(45,800)	-
Islington Direct	-	132,252	(132,252)	-
IPR Carers Service	-	3,000	(3,000)	-
Trust for London	-	40,000	(40,000)	-
Mental Health Project	-	10,877	(10,877)	-
	-	298,075	(298,075)	-
Total funds	193,371	619,671	(597,036)	216,006

Designated funds:
IT Upgrade - our ICT systems are in constant need of upgrading, and in particular our CMS system AIMS, this will need replacement shortly and the fund is needed to cover the costs, when we do upgrade this and other systems.

Fundraising - fund to allow IPR when needed to be able to fundraise for specific work and projects not normally done by our main fundraiser.

IPR Carers Project Bridging - a project which requires bridging finance as we are currently trying to get new project funding in place.

Development Fund - the Board require a fund to enable them to sponsor work related to the development of IPR as an organisation, for instance there is currently a review of our strategic plan, risk register and succession planning in hand, all of which might have funding implications.

Social Policy Project - this is a new area of work for IPR, we currently have some limited funding, however we will require this money to continue the project once our grant raised money runs out.

Manor gardens joint project - In 2022/23 The Cloudesley Trust provided IPR with a Grant of £30,000 to develop a project to support people in conjunction with the Manor Gardens Welfare Trust. They did not subsequently confirm continuation funding, it was decided to provide £7,500 to enable the project to continue in the first quarter of 2023/24 whilst new sources of funding were investigated by IPR and Manor Gardens Welfare Trust.

Restricted funds:
Access to Work - a government supported scheme to help employers like IPR employ people who are disabled. We have two staff who qualify for Access to Work support, which is delivered by a number of support staff.

Richard Cloudesley - to distribute grants to individuals during the year who meet the Health and Welfare Grant Programme Criteria.

Kids Support - towards the IPR KidsSupport Project.

The City Bridge Trust - for a full time Specialist Caseworker to provide specialist welfare and debt advice through the IPR Assist project and associated project costs.

Islington Direct - towards providing effective and holistic advice services for the most vulnerable people in the community.

IPR Carers Service - towards assisting carers.

Trust for London - Trust for London are funding the IPR Justice project which aims to provide additional capacity for appeals and tribunal representation, plus linked social policy work.

Mental Health Project - One year pilot initial funding towards a welfare rights adviser, to work within mental health context, in the new "Core Mental Health Team", linked to new core mental health initiative in Islington Central Primary Care Network (PCN).

The Hospital Saturday Fund / London Catalyst - IPR to provide advice to people with learning disabilities and training to Centre 404 staff around debt and welfare rights, run welfare rights sessions, follow up specialist casework, and to evaluate the partnership to further develop the project.

16 Analysis of net assets between funds

Current year

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	9,806	-	-	9,806
Current assets	233,419	46,723	39,126	319,268
Current liabilities	(61,049)	-	-	(61,049)
Total net assets	182,176	46,723	39,126	268,025

Prior year

	Unrestricted funds		Total funds at 31 March 2022
	General	Designated	
	£	£	£
Tangible fixed assets	10,123	-	10,123
Current assets	243,020	39,223	282,243
Current liabilities	(76,360)	-	(76,360)
Total net assets	176,783	39,223	216,006

ISLINGTON PEOPLE'S RIGHTS

England & Wales - Charity number 1077688

Accounts

Company registration number: 01753440

Charity registration number: 1077688

Islington People's Rights

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Islington People's Rights

Reference and Administrative Details

Trustees	Omotoyosi Akinfemiwa David Amos Bahar Choudhary Tiong Chua Henrietta Cooke Joanna Givens David Moore Krishan Murari Mohammad Pandor Saiqa Pandor Arthur Ryser Elizabeth Ward
Secretary	Gerard Omasta-Milsom
Charity Registration Number	1077688
Company Registration Number	01753440
Registered Office	6-9 Manor Gardens London N7 6LA
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	The Cooperative Bank PO Box 101 1 Balloon Street Manchester M60 4EP CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

Islington People's Rights

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Omotoyosi Akinfemiwa
	David Amos
	Bahar Choudhary
	Tiong Chua
	Henrietta Cooke
	Joanna Givens
	David Moore
	Krishan Murari
	Mohammad Pandor
	Saiqa Pandor
	Arthur Ryser
	Elizabeth Ward
Secretary:	Gerard Omasta-Milsom

Islington People's Rights

Trustees' Report

Objectives and Activities

The summary of our purpose as set out in our charitable objectives are:

(A) TO PROMOTE THE RELIEF OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON BY REASON OF POVERTY, and

(B) TO ADVANCE THE EDUCATION OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON IN THE FIELD OF WELFARE RIGHTS.

These are met through a series of planned programmes and projects described elsewhere.

Islington People's Rights' charitable objective is the relief of poverty. We address this objective mainly through activities delivering advice on welfare rights and debt in the London Borough of Islington and neighbouring areas. Our services are provided free of charge, and our beneficiaries are primarily vulnerable members of society. We serve a diverse range of people around 70% of whom have a disability and almost half from Black and Minority Ethnic backgrounds. Nearly all our beneficiaries are in receipt of welfare benefits and the rest are on low incomes. We are committed to working in partnership where we can in order to make the most effective use of scarce resources and to share expertise. We engage in social policy work and maintain good links with statutory bodies and the local voluntary sector, key at this time of significant welfare reforms. We are proud to be part of Islington Advice Alliance along with Islington Law Centre and Citizens Advice Islington, working together to ensure comprehensive and joined-up provision of our services in the borough and to campaign based on our collective experience of our clients' needs.

Our work falls into several categories: delivering specialist outreach advice sessions to particularly vulnerable groups; providing directly-accessible advice; and providing specialist tribunal representation in welfare benefits. During the course of the year we maintained our programme of outreach advice sessions, focussed on particularly vulnerable groups in society, in spite of the impact of Covid. These sessions continued to ensure access to specialist welfare benefits and debt advice, enabling clients to maximise their incomes and tackle personal debt issues, but through virtual means. This has been particularly critical during the recent period of major welfare reforms, and given the impact of the Covid pandemic. We focussed on clients with mental health issues, delivering 4 weekly advice sessions at Community Mental Health venues. We also deliver a session targeted at those linked to drug and alcohol services, at Better Lives. These sessions were funded through our core grant from Islington Council.

The IPR Assist project, funded by City Bridge Trust, supported vulnerable residents through referrals from the local organisation, Help on Your Doorstep (HOYD) and certain Black Asian Minority Ethnic and Refugee (BAMER) organisations based in Islington, notably Islington Somali Community. These appointments are important in ensuring that we can help vulnerable beneficiaries and those who might struggle to find assistance from other sources. It aims to improve the health and wellbeing of Islington residents, especially the most vulnerable and isolated. We work with these residents to find solutions to the issues which make their lives difficult, notably welfare benefits and debt related, and enable them to improve their life chances. IPR is funded by the National Community Lottery Fund (NCLF) Partnership Grant to work with Islington Law Centre to deliver a combined service, with IPR as the lead partner. The project involves provision of additional capacity in terms of specialist advice in welfare benefits, debt, housing and immigration. IPR delivers the welfare benefits and debt advice, Islington Law Centre the immigration and housing advice elements. This project, focussing on vulnerable residents, started in January 2020 and is funded for three years.

Islington People's Rights

Trustees' Report

Islington People's Rights is the leading agency within Islington providing a specialist tribunal representation service in welfare benefits. This support is vital to ensure claimants who are wrongly refused benefits can exercise their right to take their case to an independent tribunal. Expert representation is provided free of charge, and is primarily related to Disability Living Allowance (DLA), now Personal Independence Payment (PIP) and Employment Support Allowance (ESA), now linked to Universal Credit (UC). Our outcomes at these tribunals show a very high success rate at over 90%. Islington People's Rights continued to provide specialist advice from our bases at the Manor Gardens Centre, in Holloway in the north of the borough of Islington, and at the St Luke's Community Centre, EC1, in the south, although largely through home-working given the impact of Covid. This was delivered through face to face appointments and casework. We also run a telephone advice line, accessible 3 days per week, to anyone with a welfare benefits or debt issue. As well as providing advice directly, this service enables us to signpost callers to other specialist agencies, primarily, our partners in the Islington Advice Alliance. These services are funded through the Islington Council Grant, confirmed now to March 2024. Housing and immigration referrals can now also be made, linked to the NLCF funded Islington Direct project. The IPR Justice project started in April 2021 and is funded for 3 years by Trust for London, It provides additional capacity to represent clients at welfare benefits tribunals, with a focus on those with disabilities, notably mental health related. The project aims to further build our capacity to undertake legal action to maximise incomes. It will also gather evidence of the experiences of people accessing the welfare system, in order to influence government policy.

We also received funding from several charitable trusts, notably the Three Oaks Trust, to enable us to deliver a Disability Focus project, providing additional support to residents with disabilities. The KidsSupport project provided targeted support to families with children with disabilities, through funding from Cloudesley. We have been able to increase our capacity to provide debt and money advice, as a result of funding from the Thames Water Trust Fund, focussing on water debts. Welfare grants from Cloudesley ensure that many ancillary costs associated with delivering our services are covered, such as interpreting, and obtaining legal and medical documents. It also covers the cost of Debt Relief Orders (DROs) and bankruptcy proceedings to assist those with significant debts. Islington People's Rights also looks to deliver evening advice sessions, covering additional areas of law, notably; housing, employment and consumer law. The key one was at St Luke's Community Centre, with pro bono input and support from city firm, CMS, but was suspended, given the impact of Covid.

These areas of work ensure that our services are directly accessible to clients, through self-referral or other mechanisms, without the need for initial contact with statutory agencies. We continually undertake additional work to promote our advice services and to increase residents' awareness of the free support which is available.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning future activities.

Volunteers

IPR welcomes volunteers and involves them in supporting the advice work of the organisation. It relies on volunteer input to run a Legal Advice Evening Session, that a number of solicitors, trainee solicitors and law students support.

Islington People's Rights

Trustees' Report

Achievements and Performance

2021/2022 has been a period of continuing consolidation for Islington People's Rights. We have a level of secure funding from Islington Council which is confirmed to March 2024 and have continued to expand our funding base through other sources. The trustees have been working closely with the Chief Executive and staff to develop a rolling three year business plan to better focus on our objectives and ensure we have appropriate and adequate resources to achieve them.

In terms of performance, we continued to provide a high quality service across our range of venues, with good outcomes and a high level of client satisfaction. We circulate a client feedback questionnaire to all our clients when we complete their case. Analysis showed that Islington People's Rights continues to have a general satisfaction rate of over 95%, with 97% of respondents feeling that our staff were well informed and helpful. Our aims for the forthcoming year are to maintain and improve the quality and quantity of our services. The need for our services continues to remain as high as ever, as many of our beneficiaries face difficult economic circumstances, exacerbated by the impact of changes to the benefits system. Universal Credit has been fully rolled out for new claimants in Islington since 2018, adding to the challenges for those in receipt of welfare benefits. We look forward to working with our clients in the year ahead to help them meet those challenges.

Financial Review

In 2021/22 IPR income was £619,671 (2020/21 £674,864), and costs were £597,036 (2020/21 £599,152) generating a surplus for the year of £22,635 (2020/21 £75,712). The surplus was generated was lower than the year before which benefited from an increase in unrestricted income and a diversion of resources during the Covid-19 Pandemic to Restricted funded projects.

Reserves Policy

Islington People's Rights reserves policy was last changed on 6th December 2016, and is to maintain the Reserves Target at a limit to cover 3 months budget expenditure. As at 31st March 2022, free reserves were £166,660 which represented approximately 3.35 months of expenditure. In addition Islington People's Rights has designated funds of £39,223. This compares to the 31st March 2021, when free reserves were £140,382 which represented approximately 2.81 months of expenditure.

Due to the surplus for 2021/22, our reserves continues to remain healthy. The table below shows the level of reserves at the 31st March 2022:

Designated Funds:

	£
1. IT Upgrade	10,176
2. Fundraising	1,661
3. IPR Carers Bridging Fund	5,000
4. Development Fund	12,386
4. Social Policy Project	10,000
General Fund	176,783
Total Reserves	216,006

Islington People's Rights

Trustees' Report

Going Concern

IPR remains a going concern, in 2021/22 we generated a revenue surplus which continues to allow IPR to maintain our free reserves in line with the reserves strategy. Our main funder (London Borough of Islington) has a grant commitment to fund us at the current level until 31st March 2024. We have continuing support from a number of other funders and an ongoing programme of fundraising. Our 2022/23 budget is planned to breakeven, however at the time of writing we are on course to achieve a revenue surplus.

Funding

IPR's main sources of funding are those received for particular projects or streams of work. There is an element of non project income but that is relatively small.

In 2021/22 the main funders for IPR were:

	£
Islington Core Grant	230,000
Islington Direct (net of Law Centre Payment)	74,035
City Bridge Trust	45,800
Thames Water Trust Fund	33,392
Cloudesley Charity	11,163
Trust for London	40,000
Camden and Islington NHS Foundation Trust	48,000

Risks

IPR maintains a Risk Register, it was updated in September 2021 after the pandemic had started. The main risks identified in September 2021 were:

- Not achieving identified funding targets in 2021/22
- Significant reduction in or cessation of funding from London Borough of Islington, currently 54% of income
- Sudden loss of CEO e.g. due to accident or illness. Lose control of locum costs could result in an overspend
- Reserves fall below level set by Trustees.
- Failure to recruit suitably experienced staff. Recruitment in the advice sector is becoming increasingly difficult, potentially impacting on the ability to deliver services.
- Number of active Board members is fairly low and not completely reflective of the population served

Islington People's Rights

Trustees' Report

Structure, Governance and Management

Islington People's Rights is both a registered charity no. 1077688, and Company registered in England no. 01753440. The type of governing document is the Memorandum of Articles.

Currently Trustees are appointed for a term of 1 year at the November AGM. Current Trustees are eligible to stand for re-election and there is no time limit in place for length of tenure. Trustees are recruited upon invitation and also expression of interest.

Currently there are 4 Trustees officers - Chair, 2 Vice-Chairs and a Treasurer.

IPR is reviewing its constitution with a view in 2022 to converting to a foundation based Charitable Incorporated Organisation.

IPR new Trustees receive briefing by the Chair and the Chief Executive. IPR is planning to introduce in 2022 a more formalised method of induction including the production of a Trustees reference manual with considerable material about IPR and the role of a Trustee.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 15 November 2022 and signed on its behalf by:

Henrietta Cooke

Signed on behalf of the board of trustees

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 10 to 27.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Islington People's Rights you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Islington People's Rights are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Islington People's Rights's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Islington People's Rights as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights ('the Company')

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Timothy Sullivan FCA
ICAEW
Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Date: 19/12/22

Islington People's Rights

Statement of Financial Activities for the Year Ended 31 March 2022
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £	Unrestricted £	Restricted £	Total 2021 £
Income and Endowments from:							
Donations and legacies	3	9,156	-	9,156	35,074	-	35,074
Charitable activities	4	312,392	298,075	610,467	275,601	364,135	639,736
Investment income	5	48	-	48	54	-	54
Total income		321,596	298,075	619,671	310,729	364,135	674,864
Expenditure on:							
Raising funds	6	(7,847)	-	(7,847)	(12,409)	-	(12,409)
Charitable activities	7	(291,114)	(298,075)	(589,189)	(222,608)	(364,135)	(586,743)
Total expenditure		(298,961)	(298,075)	(597,036)	(235,017)	(364,135)	(599,152)
Net movement in funds		22,635	-	22,635	75,712	-	75,712
Reconciliation of funds							
Total funds brought forward		193,371	-	193,371	117,659	-	117,659
Total funds carried forward	15	216,006	-	216,006	193,371	-	193,371

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 15.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2022

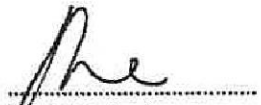
	Note	2022 £	2021 £
Fixed assets			
Tangible assets	11	10,123	13,766
Current assets			
Debtors	12	49,983	95,060
Cash at bank and in hand	13	232,260	216,110
		282,243	311,170
Creditors: Amounts falling due within one year	14	(76,360)	(131,565)
Net current assets		205,883	179,605
Net assets		216,006	193,371
Funds of the charity:			
Unrestricted income funds			
Designated Funds		39,223	39,223
General Funds		176,783	154,148
Total unrestricted funds		216,006	193,371
Total funds	15	216,006	193,371

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 10 to 27 were approved by the trustees, and authorised for issue on 15 November 2022 and signed on their behalf by:



Henrietta Cooke
Trustee

Islington People's Rights

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		22,635	75,712
Adjustments to cash flows from non-cash items			
Depreciation	11	3,643	4,903
Investment income	5	(48)	(54)
		26,230	80,561
Working capital adjustments			
Decrease/(increase) in debtors	12	45,077	(45,145)
(Decrease)/increase in creditors	14	(14,676)	10,676
(Decrease)/increase in deferred income		(40,529)	47,405
Net cash flows from operating activities		16,102	93,497
Cash flows from investing activities			
Interest receivable and similar income	5	48	54
Purchase of tangible fixed assets	11	-	(5,148)
Net cash flows from investing activities		48	(5,094)
Net increase in cash and cash equivalents		16,150	88,403
Cash and cash equivalents at 1 April		216,110	127,707
Cash and cash equivalents at 31 March		232,260	216,110

All of the cash flows are derived from continuing operations during the above two periods.

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
6-9 Manor Gardens
London
N7 6LA

These financial statements were authorised for issue by the trustees on 15 November 2022.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Islington People's Rights meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the directos are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £750.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Plant and machinery	25% straight line basis
Motor vehicles	25% straight line basis

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations and legacies

	Unrestricted General £	Total 2022 £	Total 2021 £
Donations and legacies;			
Donations from individuals	2,447	2,447	2,384
Grants, including capital grants;			
Job Retention Scheme	6,709	6,709	32,690
	9,156	9,156	35,074

4 Income from charitable activities

	Unrestricted		Total	Total
	General	Restricted	2022	2021
	£	£	£	£
LB Islington (Free legal advice project)	230,000	-	230,000	230,000
Access to work	-	37,230	37,230	40,316
Disability Action Focus *	-	7,753	7,753	-
Trust for London	-	40,000	40,000	-
Richard Cloudesley *	-	11,163	11,163	7,176
Mental Health Project	-	10,877	10,877	-
The Henry Smith Charity *	-	-	-	6,250
Kidz Support	-	10,000	10,000	2,000
City Bridge *	-	45,800	45,800	44,700
Islington Direct *	-	132,252	132,252	129,514
IPR @ 50	-	-	-	110
Camden & Islington NHS Foundation Trust	48,000	-	48,000	2,000
London Community Fund - Wave 3 *	-	-	-	39,900
NCLF Community Support Fund *	-	-	-	71,507
London Community Fund - Wave 2 *	-	-	-	16,105
City Bridge COVID 19 *	-	-	-	10,099
IPR Carers Service *	-	3,000	3,000	6,667
Other	1,000	-	1,000	-
Thames Water Trust Fund	33,392	-	33,392	33,392
	312,392	298,075	610,467	639,736

Note: *Funds received as grants

5 Investment income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income;			
Interest receivable on bank deposits	48	48	54

6 Expenditure on raising funds

a) Costs of generating donations and legacies

	Unrestricted General £	Total 2022 £	Total 2021 £
Fundraising	7,847	7,847	12,409

7 Expenditure on charitable activities

	Note	Total 2022 £	Total 2021 £
Staff costs	9	404,222	393,614
Health insurance		1,205	1,314
Agency and temporary staff		18,594	14,670
Training and conferences		211	302
Staff welfare		303	644
Travelling		271	190
Printing, postage and stationery		5,532	7,334
Sundries		917	131
Islington Direct		58,217	56,794
IPR Objective 3		7,066	-
Volunteer expenses		1,816	748
Grant funding of activities		7,850	5,181
Allocated support costs	8	82,985	105,821
		589,189	586,743

8 Analysis of governance and support costs

Support costs

	Total 2022 £	Total 2021 £
Rent	35,738	33,037
Insurance	1,371	1,371
Repairs and maintenance	-	162
Telephone and fax	8,224	8,947
Homeworking	2,648	5,640
Computer expenditure	22,224	33,221
Memberships and subscriptions	1,138	1,845
AGM costs	1,277	475
Independent examination	2,722	3,214
Payroll	703	662
Legal, professional and consultancy	3,295	12,059
Bad debts written off	2	285
Depreciation	3,643	4,903
	82,985	105,821

9 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	383,690	374,036
Pension costs	20,532	19,578
	404,222	393,614

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Charitable activities - Staff	14	14
Governance - Staff	1	1
	15	15

No employee received emoluments of more than £60,000 during the year.

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2021	61,692	61,692
At 31 March 2022	61,692	61,692
Depreciation		
At 1 April 2021	47,926	47,926
Charge for the year	3,643	3,643
At 31 March 2022	51,569	51,569
Net book value		
At 31 March 2022	10,123	10,123
At 31 March 2021	13,766	13,766

12 Debtors

	2022	2021
	£	£
Prepayments	15,872	15,781
Accrued income	27,429	12,594
Other debtors	6,682	66,685
	49,983	95,060

13 Cash and cash equivalents

	2022	2021
	£	£
Cash at bank	232,260	216,110

14 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	10,685	11,272
Other creditors	5,089	5,775
Accruals	8,541	21,944
Deferred income	52,045	92,574
	76,360	131,565

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2022

15 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted				
General				
General Funds	154,148	321,596	(298,961)	176,783
Designated				
IT Upgrade	10,176	-	-	10,176
Fundraising	1,661	-	-	1,661
IPR Carers Project Bridging	5,000	-	-	5,000
Development Fund	12,386	-	-	12,386
Social Policy Project	10,000	-	-	10,000
	39,223	-	-	39,223
Total unrestricted	193,371	321,596	(298,961)	216,006
Restricted				
Access to Work	-	37,230	(37,230)	-
Disability Action Focus	-	7,753	(7,753)	-
Richard Cloudesley	-	11,163	(11,163)	-
Kidz Support	-	10,000	(10,000)	-
The City Bridge Trust	-	45,800	(45,800)	-
Islington Direct	-	132,252	(132,252)	-
IPR Carers Service	-	3,000	(3,000)	-
Trust for London	-	40,000	(40,000)	-
Mental Health Project	-	10,877	(10,877)	-
	-	298,075	(298,075)	-
Total funds	193,371	619,671	(597,036)	216,006

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2022

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General					
General Funds	100,822	310,729	(235,017)	(22,386)	154,148
Designated					
IT Upgrade	10,176	-	-	-	10,176
Fundraising	1,661	-	-	-	1,661
IPR Carers Project Bridging	2,500	-	-	2,500	5,000
Development Fund	2,500	-	-	9,886	12,386
Social Policy Project	-	-	-	10,000	10,000
	16,837	-	-	22,386	39,223
Total unrestricted	117,659	310,729	(235,017)	-	193,371
Restricted					
Access to Work	-	40,316	(40,316)	-	-
Richard Cloudesley	-	7,176	(7,176)	-	-
The Henry Smith Charity	-	6,250	(6,250)	-	-
Kidz Support	-	2,000	(2,000)	-	-
The City Bridge Trust	-	44,700	(44,700)	-	-
Islington Direct	-	129,514	(129,514)	-	-
IPR Carers Service	-	6,667	(6,667)	-	-
London Community Fund - Wave 2	-	16,105	(16,105)	-	-
London Community Fund - Wave 3	-	39,900	(39,900)	-	-
NCLF Community Support Fund	-	71,507	(71,507)	-	-
	-	364,135	(364,135)	-	-
Total funds	117,659	674,864	(599,152)	-	193,371

Designated funds:
IT Upgrade - our ICT systems are in constant need of upgrading, and in particular our CMS system AIMS, this will need replacement shortly and the fund is needed to cover the costs, when we do upgrade this and other systems.

Fundraising - fund to allow IPR when needed to be able to fundraise for specific work and projects not normally done by our main fundraiser.

IPR Carers Project Bridging - a project which requires bridging finance as we are currently trying to get new project funding in place.

Development Fund - the Board require a fund to enable them to sponsor work related to the development of IPR as an organisation, for instance there is currently a review of our strategic plan, risk register and succession planning in hand, all of which might have funding implications.

Social Policy Project - this is a new area of work for IPR, we currently have some limited funding, however we will require this money to continue the project once our grant raised money runs out.

Restricted funds:
Access to Work - a government supported scheme to help employers like IPR employ people who are disabled. We have two staff who qualify for Access to Work support, which is delivered by a number of support staff.

Richard Cloudesley - to distribute grants to individuals during the year who meet the Health and Welfare Grant Programme Criteria.

The Henry Smith Charity - towards three years' running costs of a project providing specialist welfare benefits and debt advice to people with disabilities in the London Borough of Islington.

Kids Support - towards the IPR KidsSupport Project.

The City Bridge Trust - for a full time Specialist Caseworker to provide specialist welfare and debt advice through the IPR Assist project and associated project costs.

Islington Direct - towards providing effective and holistic advice services for the most vulnerable people in the community.

IPR Carers Service - towards assisting carers.

London Community Fund - Wave 2 - towards delivering targeted specialist advice and casework in welfare benefits and debt matters to the most vulnerable residents of the borough using new methods and technology.

London Community Fund - Wave 3 - increase capacity to provide advice in relation to benefits matters, by employing additional caseworker.

NCLF Community Support Fund - To deliver activities specifically aimed to support communities through the COVID 19 crisis.

Trust for London - Trust for London are funding the IPR Justice project which aims to provide additional capacity for appeals and tribunal representation, plus linked social policy work.

Mental Health Project - One year pilot initial funding towards a welfare rights adviser, to work within mental health context, in the new "Core Mental Health Team", linked to new core mental health initiative in Islington Central Primary Care Network (PCN)

16 COVID 19

The Covid 19 pandemic has continued to impact the operation of IPR during 2021/22. IPR has continued to have its staff working from home during this period with only limited use made of the office. Grants obtained during 2020/21 enabled IPR to be able to purchase relevant technology and infrastructure to enable hope working to be implemented with an ability to continue providing support to our clients. During the period to the end of the furlough support we continued to make use of flexible furlough arrangements as appropriate.

17 Analysis of net assets between funds

Current year

	Unrestricted funds		Total funds at 31 March 2022
	General	Designated	
	£	£	£
Tangible fixed assets	10,123	-	10,123
Current assets	243,020	39,223	282,243
Current liabilities	(76,360)	-	(76,360)
Total net assets	176,783	39,223	216,006

Prior year

	Unrestricted funds		Total funds at 31 March 2021
	General	Designated	
	£	£	£
Tangible fixed assets	13,766	-	13,766
Current assets	271,947	39,223	311,170
Current liabilities	(131,565)	-	(131,565)
Total net assets	154,148	39,223	193,371

Islington People's Rights

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Islington People's Rights for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

ISLINGTON PEOPLE'S RIGHTS

England & Wales - Charity number 1077688

Accounts

Company registration number: 01753440

Charity registration number: 1077688

Islington People's Rights

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Field Sullivan Limited
Neptune House
70 Royal Hill
London
SE10 8RF

Islington People's Rights

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 6
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8 to 9
Statement of Financial Activities	10
Balance Sheet	11 to 12
Statement of Cash Flows	13
Notes to the Financial Statements	14 to 28

Islington People's Rights

Reference and Administrative Details

Trustees	Omotoyosi Akinfemiwa
	David Amos
	Bahar Choudhary
	Tiong Chua
	Henrietta Cooke
	Joanna Givens
	David Moore
	Krishan Murari
	Mohammad Pandor
	Saiqa Pandor
	Arthur Ryser
	Elizabeth Ward
Secretary	Gerard Omasta-Milsom
Principal Office	6-9 Manor Gardens London N7 6LA
Company Registration Number	01753440
Charity Registration Number	1077688
Bankers	The Cooperative Bank PO Box 101 1 Balloon Street Manchester M60 4EP
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Independent Examiner	Field Sullivan Limited Neptune House 70 Royal Hill London SE10 8RF

Islington People's Rights

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

Trustees

Omotoyosi Akinfemiwa

David Amos (appointed 10 November 2020)

Bahar Choudhary

Tiong Chua (appointed 10 November 2020)

Henrietta Cooke

Joanna Givens

David Moore

Krishan Murari

Mohammad Pandor (appointed 10 November 2020)

Saiqa Pandor

Arthur Ryser

Wande Showunmi (Resigned 22 June 2020)

Elizabeth Ward

Objectives and Activities

The summary of our purpose as set out in our charitable objectives are:

(a) TO PROMOTE THE RELIEF OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON BY REASON OF POVERTY, and

(b) TO ADVANCE THE EDUCATION OF PERSONS RESIDENT, WORKING OR STUDYING IN OR AROUND THE LONDON BOROUGH OF ISLINGTON IN THE FIELD OF WELFARE RIGHTS.

These are met through a series of planned programmes and projects described elsewhere.

Islington People's Rights' charitable objective is the relief of poverty. We address this objective mainly through activities delivering advice on welfare rights and debt in the London Borough of Islington and neighbouring areas.

Our services are provided free of charge, and our beneficiaries are primarily vulnerable members of society. We serve a diverse range of people around 70% of whom have a disability and almost half from Black and Minority Ethnic backgrounds. Nearly all our beneficiaries are in receipt of welfare benefits and the rest are on low incomes.

Islington People's Rights

Trustees' Report

We are committed to working in partnership where we can in order to make the most effective use of scarce resources and to share expertise. We engage in social policy work and maintain good links with statutory bodies and the local voluntary sector, key at this time of significant welfare reforms. We are proud to be part of Islington Advice Alliance along with Islington Law Centre and Citizens Advice Islington, working together to ensure comprehensive and joined-up provision of our services in the borough and to campaign based on our collective experience of our clients' needs.

Our work falls into several categories: delivering specialist outreach advice sessions to particularly vulnerable groups; providing directly-accessible advice; and providing specialist tribunal representation in welfare benefits.

During the course of the year we maintained our programme of outreach advice sessions, focussed on particularly vulnerable groups in society, in spite of the impact of COVID. These sessions continued to ensure access to specialist welfare benefits and debt advice, enabling clients to maximise their incomes and tackle personal debt issues, but through virtual means. This has been particularly critical during the recent period of major welfare reforms, and given the impact of the COVID pandemic.

During the year we focussed on clients with mental health issues, delivering 4 weekly advice sessions at Community Mental Health venues. We also deliver a session targeted at those linked to drug and alcohol services, at Better Lives. These sessions were funded through our core grant from Islington Council. The IPR Assist project, funded by City Bridge Trust, supported vulnerable residents through referrals from the local organisation, Help on Your Doorstep (HOYD) and certain Black Asian Minority Ethnic and Refugee (BAMER) organisations based in Islington, notably Islington Somali Community. These appointments are important in ensuring that we can help vulnerable beneficiaries and those who might struggle to find assistance from other sources. It aims to improve the health and wellbeing of Islington residents, especially the most vulnerable and isolated. We work with these residents to find solutions to the issues which make their lives difficult, notably welfare benefits and debt related, and enable them to improve their life chances. We also deliver a service for carers, supported by the Allen & Overy Foundation.

IPR is funded by the National Community Lottery Fund (NCLF) Partnership Grant to work with Islington Law Centre to deliver a combined service, with IPR as the lead partner. The project involves provision of additional capacity in terms of specialist advice in welfare benefits, debt, housing and immigration. IPR delivers the welfare benefits and debt advice, Islington Law Centre the immigration and housing advice elements. This project, focussing on vulnerable residents, started in January 2020 and is funded for three years. Islington People's Rights is the leading agency within Islington providing a specialist tribunal representation service in welfare benefits. This support is vital to ensure claimants who are wrongly refused benefits can exercise their right to take their case to an independent tribunal. Expert representation is provided free of charge, and is primarily related to Disability Living Allowance (DLA), now Personal Independence Payment (PIP) and Employment Support Allowance (ESA), now linked to Universal Credit (UC). Our outcomes at these tribunals show a very high success rate at over 90%.

Islington People's Rights

Trustees' Report

Islington People's Rights continued to provide specialist advice from our bases at the Manor Gardens Centre, in Holloway in the north of the borough of Islington, and at the St Luke's Community Centre, EC1, in the south, although largely through home-working given the impact of COVID. This was delivered through face to face appointments and casework. We also run a telephone advice line, accessible 3 days per week, to anyone with a welfare benefits or debt issue. As well as providing advice directly, this service enables us to signpost callers to other specialist agencies, primarily, our partners in the Islington Advice Alliance. These services are funded through the Islington Council Grant, confirmed now to March 2024. Housing and immigration referrals can now also be made, linked to the NLCF funded Islington Direct project.

We also received funding from several charitable trusts, notably the Henry Smith Charity, to enable us to deliver a Disability Focus project, providing additional support to residents with disabilities. The KidsSupport project provided targeted support to families with children with disabilities. We have been able to increase our capacity to provide debt and money advice, as a result of funding from the Thames Water Trust Fund, focussing on water debts. Welfare grants from Cloudesley ensure that many ancillary costs associated with delivering our services are covered, such as interpreting, and obtaining legal and medical documents. It also covers the cost of Debt Relief Orders (DROs) and bankruptcy proceedings to assist those with significant debts Islington People's Rights also looks to deliver regular evening advice sessions, covering additional areas of law, notably; housing, employment and consumer law. The key one was at St Luke's Community Centre, with pro bono input and support from city firm, CMS, but was suspended for much of the year, given the impact of COVID.

These areas of work ensure that our services are directly accessible to clients, through self-referral or other mechanisms, without the need for initial contact with statutory agencies. We continually undertake additional work to promote our advice services and to increase residents' awareness of the free support which is available.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning future activities.

IPR welcomes volunteers and involves them in supporting the advice work of the organisation. It relies on volunteer input to run a Legal Advice Evening Session that a number of solicitors, trainee solicitors and law students support.

Achievements and Performance

2020/2021 has been a period of continuing consolidation for Islington People's Rights. We have a level of secure funding from Islington Council which is confirmed to March 2024 and have continued to expand our funding base through other sources. The trustees have been working closely with the Chief Executive and staff to develop a rolling three year business plan to better focus on our objectives and ensure we have appropriate and adequate resources to achieve them.

In terms of performance, we continued to provide a high quality service across our range of venues, with good outcomes and a high level of client satisfaction. We circulate a client feedback questionnaire to all our clients when we complete their case. Analysis showed that Islington People's Rights continues to have a general satisfaction rate of over 95%, with 97% of respondents feeling that our staff were well informed and helpful. Our aims for the forthcoming year are to maintain and improve the quality and quantity of our services. The need for our services continues to remain as high as ever, as many of our beneficiaries face difficult economic circumstances, exacerbated by the impact of changes to the benefits system. Universal Credit has been fully rolled out for new claimants in Islington since June 2018, adding to the challenges for those in receipt of welfare benefits. We look forward to working with our clients in the year ahead to help them meet those challenges.

Financial Review

In 2020/21 IPR income was £674,864 (2019/20 £451,851), and costs were £599,152 (2019/20 £504,282) generating a surplus for the year of £75,712 (2019/20 deficit £52,474). The surplus was generated due to an increase in unrestricted income and a diversion of resources during the COVID 19 Pandemic to Restricted funded projects.

Islington People's Rights reserves policy was last changed on 6 December 2016, and is to maintain the Reserves Target at a limit to cover 3 months budget expenditure. As at 31 March 2021, free reserves were £140,382 which represented approximately 2.97 months of expenditure. In addition Islington People's Rights has designated funds of £39,223. This compares to the 31 March 2020, when free reserves were £87,301 which represented approximately 2.47 months of expenditure.

Due to the surplus for 2020/21, our reserves situation has improved. £154,148 is held in unrestricted funds and £39,223 is held as designated.

IPR remains a going concern, in 2020/21 we generated a revenue surplus which has enabled to reinstate our free reserves in line with the reserves strategy. Our main funder (London Borough of Islington) has a grant commitment to fund us at the current level until 31 March 2024. We have continuing support from a number of other funders and an ongoing programme of fundraising. Our 2021/22 budget is planned to generate a small surplus and at the time of writing we are on course to achieve that.

IPR maintains a Risk Register, it was updated in January 2020 before the pandemic, and is currently being revised in light of the pandemic. The main risks identified in January 2020 were:

(a) Not achieving identified funding targets in 2020/21.

(b) Significant reduction in or cessation of funding from London Borough of Islington, currently 34% of income.

(c) Five year funding plan is not carried out in conjunction with the Business Plan.

(d) Lose control of locum costs could result in an overspend.

(e) Reserves fall below level set by Trustees.

(f) Failure to recruit suitably experienced staff. Recruitment in the advice sector is becoming increasingly difficult, potentially impacting on the ability to deliver services.

(g) Number of active Board members is fairly low and not completely reflective of the population served.

Structure, Governance and Management

Islington People's Rights is both a registered charity no. 1077688, and Company registered in England no. 01753440. The type of governing document is the Memorandum of Articles.

Currently Trustees are appointed for a term of 1 year at the November AGM. Current Trustees are eligible to stand for re-election and there is no time limit in place for length of tenure. Trustees are recruited upon invitation and also expression of interest.

Currently there are 4 Trustees officers – Chair, 2 Vice-Chairs and a Treasurer.

IPR is reviewing its constitution with a view in 2022 to converting to a foundation based Charitable Incorporated Organisation.

IPR new Trustees receive briefing by the Chair and the Chief Executive. IPR is planning to introduce in 2022 a more formalised method of induction including the production of a Trustees reference manual with considerable material about IPR and the role of a Trustee.

Islington People's Rights

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Islington People's Rights for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the trustees of the charity on 8 November 2021 and signed on its behalf by:

.....

Henrietta Cooke
Trustee

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 10 to 28.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As the charity's trustees of Islington People's Rights (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Islington People's Rights are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since Islington People's Rights's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Islington People's Rights as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Islington People's Rights

Independent Examiner's Report to the trustees of Islington People's Rights

Timothy Sullivan FCA
Field Sullivan Limited
Neptune House
70 Royal Hill
London
SE10 8RF

Date: 13/12/21

Islington People's Rights

Statement of Financial Activities for the Year Ended 31 March 2021
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:							
Donations and legacies	3	35,074	-	35,074	2,676	-	2,676
Charitable activities	4	275,601	364,135	639,736	244,430	204,513	448,943
Investment income	5	54	-	54	192	-	192
Total income		310,729	364,135	674,864	247,298	204,513	451,811
Expenditure on:							
Raising funds	6	(12,409)	-	(12,409)	(7,339)	-	(7,339)
Charitable activities	7	(222,608)	(364,135)	(586,743)	(292,433)	(204,513)	(496,946)
Total expenditure		(235,017)	(364,135)	(599,152)	(299,772)	(204,513)	(504,285)
Net movement in funds		75,712	-	75,712	(52,474)	-	(52,474)
Reconciliation of funds							
Total funds brought forward		117,659	-	117,659	170,133	-	170,133
Total funds carried forward	15	193,371	-	193,371	117,659	-	117,659

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 15.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	13,766	13,521
Current assets			
Debtors	12	95,060	49,915
Cash at bank and in hand		216,110	127,707
		311,170	177,622
Creditors: Amounts falling due within one year	13	(131,565)	(73,484)
Net current assets		179,605	104,138
Net assets		193,371	117,659
Funds of the charity:			
Unrestricted income funds			
Designated Funds		39,223	16,837
General Funds		154,148	100,822
Total unrestricted funds		193,371	117,659
Total funds	15	193,371	117,659

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Islington People's Rights

(Registration number: 01753440)
Balance Sheet as at 31 March 2021

The financial statements on pages 10 to 28 were approved by the trustees, and authorised for issue on 8 November 2021 and signed on their behalf by:

Henrietta Cooke
Trustee

Islington People's Rights

Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income/(expenditure)		75,712	(52,474)
Adjustments to cash flows from non-cash items			
Depreciation	11	4,903	3,256
Investment income	5	(54)	(192)
		80,561	(49,410)
Working capital adjustments			
Increase in debtors	12	(45,145)	(28,814)
Increase/(decrease) in creditors	13	10,676	(5,652)
Increase in deferred income		47,405	32,251
Net cash flows from operating activities		93,497	(51,625)
Cash flows from investing activities			
Interest receivable and similar income	5	54	192
Purchase of tangible fixed assets	11	(5,148)	(14,144)
Net cash flows from investing activities		(5,094)	(13,952)
Net increase/(decrease) in cash and cash equivalents		88,403	(65,577)
Cash and cash equivalents at 1 April		127,707	193,284
Cash and cash equivalents at 31 March		216,110	127,707

All of the cash flows are derived from continuing operations during the above two periods.

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
6-9 Manor Gardens
London
N7 6LA

These financial statements were authorised for issue by the trustees on 8 November 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Islington People's Rights meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the director/s is/are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £750.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Plant and machinery	25% straight line basis
Motor vehicles	25% straight line basis

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations and legacies

	Unrestricted funds		
	General	Total 2021	Total 2020
	£	£	£
Donations and legacies;			
Donations from individuals	2,384	2,384	2,676
Grants, including capital grants;			
Job Retention Scheme	32,690	32,690	-
	35,074	35,074	2,676

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
LB Islington (Free legal advice project)	230,000	-	230,000	230,000
Relief of Distress	-	-	-	100
Nabarros	-	-	-	2,790
Access to work	-	40,316	40,316	37,853
Disability Action Focus *	-	-	-	6,000
Richard Cloudesley *	-	7,176	7,176	10,661
The Henry Smith Charity *	-	6,250	6,250	25,000
Kidz Support	-	2,000	2,000	7,418
City Bridge *	-	44,700	44,700	43,600
Islington Direct *	-	129,514	129,514	32,256
IPR @ 50	110	-	110	2,817
Camden & Islington NHS Foundation Trust	2,000	-	2,000	-
London Community Fund - Wave 3 *	-	39,900	39,900	-
NCLF Community Support Fund *	-	71,507	71,507	-
London Community Fund - Wave 2 *	-	16,105	16,105	-
City Bridge COVID 19 *	10,099	-	10,099	-
IPR Carers Service *	-	6,667	6,667	8,333
Other	-	-	-	8,723
Thames Water Trust Fund	33,392	-	33,392	33,392
	275,601	364,135	639,736	448,943

Note: *Funds received as grants

5 Investment income

	Unrestricted funds		
	General	Total 2021	Total 2020
	£	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	54	54	192

6 Expenditure on raising funds

a) Costs of generating donations and legacies

	Unrestricted funds		
	General	Total 2021	Total 2020
	£	£	£
Fundraising	12,409	12,409	7,339

7 Expenditure on charitable activities

	Note	Total 2021 £	Total 2020 £
Staff costs	9	393,614	371,918
IPR @ 50		-	9,379
Health insurance		1,314	1,282
Agency and temporary staff		14,670	21,360
Training and conferences		302	888
Staff welfare		644	1,682
Travelling		190	813
Printing, postage and stationery		7,334	8,731
Sundries		131	298
Islington Direct		56,794	14,128
Volunteer expenses		748	-
Grant funding of activities		5,181	-
Allocated support costs	8	105,821	66,467
		586,743	496,946

8 Analysis of governance and support costs

Support costs

	Total 2021 £	Total 2020 £
Rent	33,037	32,389
Insurance	1,371	1,366
Repairs and maintenance	162	348
Telephone and fax	8,947	4,616
Homeworking	5,640	-
Computer expenditure	33,221	16,017
Memberships and subscriptions	1,845	1,563
AGM costs	475	1,254
Independent examination	3,214	2,590
Payroll	662	-
Legal, professional and consultancy	12,059	6,397
Bad debts written off	285	(3,329)
Depreciation	4,903	3,256
	105,821	66,467

9 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	374,036	353,528
Pension costs	19,578	18,390
	393,614	371,918

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Charitable activities - Staff	14	15
Governance - Staff	1	1
	15	16

No employee received emoluments of more than £60,000 during the year.

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2020	56,544	56,544
Additions	5,148	5,148
At 31 March 2021	61,692	61,692
Depreciation		
At 1 April 2020	43,023	43,023
Charge for the year	4,903	4,903
At 31 March 2021	47,926	47,926
Net book value		
At 31 March 2021	13,766	13,766
At 31 March 2020	13,521	13,521

12 Debtors

	2021	2020
	£	£
Trade debtors	-	2,728
Prepayments	15,781	15,830
Accrued income	12,594	24,674
Other debtors	66,685	6,683
	95,060	49,915

13 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	-	9,240
Other taxation and social security	11,272	10,478
Other creditors	5,775	-
Accruals	21,944	8,597
Deferred income	92,574	45,169
	131,565	73,484

14 COVID 19

Despite the impact of the Coronavirus, the charity believes that there are no material uncertainties about the charity's ability to continue as a going concern. As of March 2021 all members of staff continue to largely work from home, supporting clients both over the phone and via email. The charity has continued to offer a service, maintaining the telephone helpline, and receiving referrals from their partners. Up to five members of staff were furloughed using the Government's Coronavirus Job Retention Scheme, as closing outreach locations and Manor Garden Offices reduced the staffing needs. Islington Council have awarded a new three year grant to IPR for the period April 2021 to March 2024. IPR have successfully obtained a number of COVID 19 one off grants to help us upgrade our telecoms and ICT infrastructure to enable homeworking and to build greater resilience for IPR's digital infrastructure, also to provide targeted assistant to people impacted by COVID 19.

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2021

15 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
General					
General Funds	100,822	310,729	(235,017)	(22,386)	154,148
Designated					
IT Upgrade	10,176	-	-	-	10,176
Fundraising	1,661	-	-	-	1,661
IPR Carers Project Bridging	2,500	-	-	2,500	5,000
Development Fund	2,500	-	-	9,886	12,386
Social Policy Project	-	-	-	10,000	10,000
	16,837	-	-	22,386	39,223
Total unrestricted funds	117,659	310,729	(235,017)	-	193,371
Restricted funds					
Access to Work	-	40,316	(40,316)	-	-
Richard Cloudesley	-	7,176	(7,176)	-	-
The Henry Smith Charity	-	6,250	(6,250)	-	-
Kidz Support	-	2,000	(2,000)	-	-
The City Bridge Trust	-	44,700	(44,700)	-	-
Islington Direct	-	129,514	(129,514)	-	-
IPR Carers Service	-	6,667	(6,667)	-	-
London Community Fund - Wave 2	-	16,105	(16,105)	-	-
London Community Fund - Wave 3	-	39,900	(39,900)	-	-
NCLF Community Support Fund	-	71,507	(71,507)	-	-
	-	364,135	(364,135)	-	-
Total funds	117,659	674,864	(599,152)	-	193,371

Islington People's Rights

Notes to the Financial Statements for the Year Ended 31 March 2021

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted funds					
General					
General Funds	123,633	247,298	(299,772)	29,663	100,822
Designated					
IT Upgrade	12,500	-	-	(2,324)	10,176
IPR @ 50	15,000	-	-	(15,000)	-
Fundraising	9,000	-	-	(7,339)	1,661
IPR Carers Project Bridging	5,000	-	-	(2,500)	2,500
Development Fund	5,000	-	-	(2,500)	2,500
	46,500	-	-	(29,663)	16,837
Total unrestricted funds	170,133	247,298	(299,772)	-	117,659
Restricted funds					
Access to Work	-	37,853	(37,853)	-	-
Disability Action Focus	-	6,000	(6,000)	-	-
Richard Cloudesley	-	10,661	(10,661)	-	-
The Henry Smith Charity	-	25,000	(25,000)	-	-
Thames Water Trust Fund	-	33,392	(33,392)	-	-
Kidz Support	-	7,418	(7,418)	-	-
The City Bridge Trust	-	43,600	(43,600)	-	-
Islington Direct	-	32,256	(32,256)	-	-
IPR Carers Service	-	8,333	(8,333)	-	-
	-	204,513	(204,513)	-	-
Total funds	170,133	451,811	(504,285)	-	117,659

During the year the Board have allocated funds for future projects held as designated funds.

Designated funds:
IT Upgrade - our ICT systems are in constant need of upgrading, and in particular our CMS system AIMS, this will need replacement shortly and the fund is needed to cover the costs, when we do upgrade this and other systems.

Fundraising - fund to allow IPR when needed to be able to fundraise for specific work and projects not normally done by our main fundraiser.

IPR Carers Project Bridging - a project which requires bridging finance as we are currently trying to get new project funding in place.

Development Fund - the Board require a fund to enable them to sponsor work related to the development of IPR as an organisation, for instance there is currently a review of our strategic plan, risk register and succession planning in hand, all of which might have funding implications.

Social Policy Project - this is a new area of work for IPR, we currently have some limited funding, however we will require this money to continue the project once our grant raised money runs out.

Restricted funds:
Access to Work - a government supported scheme to help employers like IPR employ people who are disabled. We have two staff who qualify for Access to Work support, which is delivered by a number of support staff.

Richard Cloudesley - to distribute grants to individuals during the year who meet the Health and Welfare Grant Programme Criteria.

The Henry Smith Charity - towards three years' running costs of a project providing specialist welfare benefits and debt advice to people with disabilities in the London Borough of Islington.

Kids Support - towards the IPR KidsSupport Project.

The City Bridge Trust - for a full time Specialist Caseworker to provide specialist welfare and debt advice through the IPR Assist project and associated project costs.

Islington Direct - towards providing effective and holistic advice services for the most vulnerable people in the community.

IPR Carers Service - towards assisting carers.

London Community Fund - Wave 2 - towards delivering targeted specialist advice and casework in welfare benefits and debt matters to the most vulnerable residents of the borough using new methods and technology.

London Community Fund - Wave 3 - increase capacity to provide advice in relation to benefits matters, by employing additional caseworker.

NCLF Community Support Fund - To deliver activities specifically aimed to support communities through the COVID 19 crisis.

16 Analysis of net assets between funds

Current year

	Unrestricted funds		
	General	Designated	Total funds
	£	£	£
Tangible fixed assets	13,766	-	13,766
Current assets	271,947	39,223	311,170
Current liabilities	(131,565)	-	(131,565)
Total net assets	154,148	39,223	193,371

Prior year

	Unrestricted funds		
	General	Designated	Total funds
	£	£	£
Tangible fixed assets	13,521	-	13,521
Current assets	160,785	16,837	177,622
Current liabilities	(73,484)	-	(73,484)
Total net assets	100,822	16,837	117,659